Under this Delta Dental plan, you may see any dentist. However, your **out-of-pocket** limit/maximum (OMP) is the maximum amount of money you will pay for covered medical services during the plan year. These costs include deductibles, copays and coinsurance. This maximum is designed to protect you from catastrophic health care costs. After you reach this amount, the plan will pay 100% of the allowed amount.

When you use a dentist on Delta’s Preferred Provider Option (PPO) plan, costs are lower because the PPO plans have contractual agreements with providers to offer health care services at discounted, negotiated fees within a network. The PPO plans may require some cost-sharing with deductibles, copays and/or coinsurance.

Once you meet the deductible, you will be responsible for a percentage of your covered costs, known as coinsurance. For example, if the coinsurance rate is 20%, then you are responsible for paying 20% of the bill, and the insurance company will pay 80%.

Adults, age 19 or older, are eligible for the orthodontic benefit, a treatment that aligns a person’s teeth, which may include the use of braces.

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**Plan details**

- CU Health Plan - Choice Dental Benefits Coverage Summary (1 page)
- CU Health Plan - Choice Dental Full Benefits Booklet (21 pages)
- Right Start 4 Kids Program (1 page)

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**Features and considerations**
<table>
<thead>
<tr>
<th>Plan type</th>
<th>PPO Provider Network</th>
<th>Preferred Provider Organization (PPO)</th>
<th>Premier Provider Network</th>
<th>Premier Delta Dental Provider</th>
<th>Non-Participating***</th>
</tr>
</thead>
<tbody>
<tr>
<td>A health care plan that has a contractual agreement with providers to offer health care services at discounted, negotiated fees within a network. The PPO plans may require some cost-sharing with deductibles, copays and/or coinsurance.</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Plan-year benefit</td>
<td>$2,500*</td>
<td>$2,500*</td>
<td>$2,500*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$25 per person</td>
<td>$75 per person</td>
<td>$75 per person</td>
<td></td>
<td></td>
</tr>
<tr>
<td>An amount that you are required to pay before the plan will begin to reimburse for covered services.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventative &amp; diagnostic services</td>
<td>0% coinsurance and no deductible</td>
<td>0% coinsurance and no deductible</td>
<td>0% coinsurance and no deductible</td>
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<td></td>
</tr>
<tr>
<td>Basic services</td>
<td>20-25% coinsurance</td>
<td>40-50% coinsurance</td>
<td>40-50% coinsurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic Dental Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Includes fillings, endodontics (root canal), periodontics (gum disease) and oral surgery (extractions). Refer to each plan’s summary for further details.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major services</td>
<td>25% coinsurance</td>
<td>60% coinsurance</td>
<td>60% coinsurance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Orthodontics
Orthodontic Coverage
A treatment that aligns a person’s teeth, which may include the use of braces. [6]

| 40% coinsurance after deductible | 60% coinsurance after deductible | 60% coinsurance after deductible |

* Combination of in and out-of-network

** The Premier percentage of benefits is limited to the Premier Maximum Plan Allowance.

*** The non-participating percentage of benefits is limited to the non-participating Maximum Plan Allowance. You will be responsible for the difference between the non-participating Maximum Plan Allowance and the full fee charged by the dentist.

** Groups audience:**
Employee Services

**Right Sidebar:**
ES: Benefits & Wellness - Current Employee Sidebar
ES: Benefits & Wellness - Contact

**Source URL:** https://www.cu.edu/employee-services/benefits-wellness/current-employee/dental-plans/choice

**Links**
[9] https://www.cu.edu/docs/right-start-4-kids-information
[12] https://www.cu.edu/es-benefits-glossary/basic-dental-services