Choice [1]

Under this Delta Dental plan, you may see any dentist. However, your out-of-pocket costs are lower when you use a dentist on Delta’s Preferred Provider Option (PPO) list. Once you meet the deductible, you will be responsible for a percentage of your covered costs, known as coinsurance. Adults, age 19 or older, are eligible for the orthodontic benefit with this plan.

Plan Details

- CU Health Plan - Choice Dental Benefits Coverage Summary [2] (1 page)
- CU Health Plan - Choice Dental Full Benefits Booklet [3] (21 pages)
- Right Start 4 Kids Program [4] (1 page)

Find a Dentist [5]
## Features and Considerations

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>PPO Provider Network</th>
<th>Premier Provider Network**</th>
<th>Non-Participating***</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan Year Benefit</strong></td>
<td>$2,500*</td>
<td>$2,500*</td>
<td>$2,500*</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$25 per person</td>
<td>$75 per person</td>
<td>$75 per person</td>
</tr>
<tr>
<td>(Children 12 and under excluded)</td>
<td><strong>$25 per person</strong></td>
<td><strong>$75 per person</strong></td>
<td><strong>$75 per person</strong></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>
</tr>
<tr>
<td>Basic Services</td>
<td>20-25% coinsurance</td>
<td>40-50% coinsurance</td>
<td>40-50% coinsurance</td>
</tr>
<tr>
<td>Major Services</td>
<td>25% coinsurance</td>
<td>60% coinsurance</td>
<td>60% coinsurance</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>40% coinsurance after deductible</td>
<td>60% coinsurance after deductible</td>
<td>60% coinsurance after deductible</td>
</tr>
</tbody>
</table>

* Combination of in and out-of-network services.

** 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.

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**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**
[4] https://www.cu.edu/docs/right-start-4-kids-information