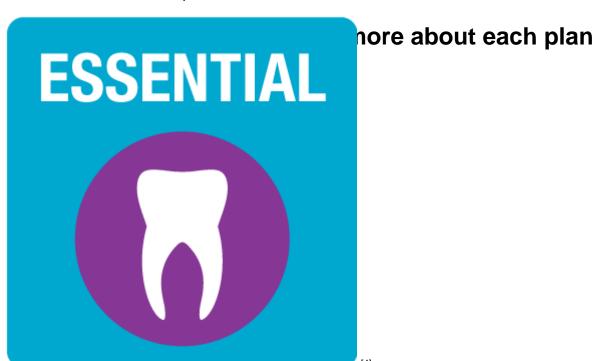
CU's two Delta Dental plans — Essential Dental and Choice Dental — offer extensive coverage with affordable <u>deductiblesDeductibleAn amount that you are required to pay before the plan will begin to reimburse for covered services.</u> [1] and <u>coinsuranceCoinsurance</u> The portion of expenses that you have to pay for certain covered services, calculated as a percentage. 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%. [2] payments to keep you and your family smiling bright.

Regardless of which plan you choose, you will have the following coverage:

- 100% preventative care coverage
- Four yearly cleanings (regular and periodontal)
- Two yearly oral exams
- Two fluoride treatments
- Right Start 4 Kids Program [3]: Kids under age 13 who are enrolled receive 100% coverage, excluding orthodontic services.

Dual Coverage: You cannot be covered as both an employee and dependent for any CU medical, dental or vision plan.





**Delta microsite** 

Find a dentist, request an ID card and set up your personal account.

Learn more [6]

[7] [8

Source URL:https://www.cu.edu/node/153132/choice

## Links

[1] https://www.cu.edu/es-benefits-glossary/deductible [2] https://www.cu.edu/es-benefits-glossary/coinsurance [3] https://www.cu.edu/doc/right-start-4-kidspdf-1 [4] https://www.cu.edu/employee-services/benefits-wellness/current-employee/dental-plans/essential [5] https://www.cu.edu/employee-services/choice-0 [6] https://www.deltadentalco.com/members/resources/CU-health.html
[7] https://www.cu.edu/print/employee-services/benefits-wellness/current-employee/dental-plans
[8] https://www.cu.edu/printpdf/employee-services/benefits-wellness/current-employee/dental-plans