

CU's two Delta Dental plans — Essential Dental and Choice Dental — offer extensive coverage with affordable deductibles^[1] Deductible An amount that you are required to pay before the plan will begin to reimburse for covered services. ^[1] and coinsurance^[2] Coinsurance 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.



more about each plan



[5]

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>