This Delta Dental plan grants access to providers that provide health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. only within the Delta Preferred Provider Option (PPO) network. 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. Your PPO network is available in Colorado and throughout the United States. Essential Plan members must see a PPO provider 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.

Coverage will not be offered for providers outside of the network. Once you meet the $25 per person plan deductible, you’ll be responsible for a percentage of your covered care costs, known as 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%.

Plan Details

- CU Health Plan - Essential Dental Benefits Coverage Summary
- CU Health Plan - Essential Dental Full Benefits Booklet
- Right Start 4 Kids Program

Find a dentist

Delta Dental microsite

Features and considerations

<table>
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<th>Plan type</th>
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<tr>
<td>PPO Provider Network</td>
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Plan-year benefit:
$2,000 per person

Deductible:
An amount that you are required to pay before the plan will begin to reimburse for covered services.

(Children 12 and under excluded)
$25 per person

Preventative & diagnostic services:
0% coinsurance & no deductible

Basic services:
Basic Dental Services
Includes fillings, endodontics (root canal), periodontics (gum disease) and oral surgery (extractions).
Refer to each plan’s summary for further details.

Refer to each plan’s summary for further details.

Major services:
Orthodontics
Orthodontic Coverage
A treatment that aligns a person’s teeth, which may include the use of braces. (for children under age 19)

Orthodontics
Orthodontic Coverage
A treatment that aligns a person’s teeth, which may include the use of braces. (for adults 19 and older)

30% coinsurance payment

50% coinsurance payment

50% coinsurance payment

Not covered