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**

**Plan type**

PPO Provider Network Preferred Provider Organization (PPO)
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)

Preventative & diagnostic services: 0% coinsurance & no deductible

Basic services:
- Includes fillings, endodontics (root canal), periodontics (gum disease) and oral surgery (extractions).
- Refer to each plan’s summary for further details. [12]

Major services:
- 50% coinsurance payment

Orthodontics:
- Orthodontic Coverage: A treatment that aligns a person’s teeth, which may include the use of braces. [13]
  - (for children under age 19)
- 50% coinsurance payment

Orthodontics:
- Orthodontic Coverage: A treatment that aligns a person’s teeth, which may include the use of braces. [13]
  - (for adults 19 and older)
- Not covered