Published on *University of Colorado* (https://www.cu.edu)

Essential [1]

This Delta Dental plan gives you access to providers ProviderAn individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. [2] within the Delta Preferred Provider Option (PPO)Preferred Provider Organization (PPO)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. [3] networkNetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services [4] in Colorado and throughout the United States.

Essential Plan members **must see a PPO providerPreferred Provider Organization (PPO) 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. [3].** Coverage will not be offered for providersProviderAn individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. [2] outside of the network. NetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services [4] Once you meet the $25 per person plan deductibleDeductibleAn amount that you are required to pay before the plan will begin to reimburse for covered services. [5], you'll be responsible for a percentage of your covered care costs, known as coinsurance.CoinsuranceThe 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%. [6]

Plan details

- CU Health Plan - Essential Dental Benefits Coverage Summary [7] (1 page)
- CU Health Plan - Essential Dental Full Benefits Booklet [8] (20 pages)
- Right Start 4 Kids Program [9] (1 page)

Find a Dentist [10]

Delta Dental microsite [11]

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/essential

Links:
[1] https://www.cu.edu/employee-services/benefits-wellness/current-employee/dental-plans/essential [2] https://www.cu.edu/es-benefits-glossary/provider [3] https://www.cu.edu/es-benefits-glossary/preferred-provider-organization-ppo [4] https://www.cu.edu/es-benefits-glossary/network [5] https://www.cu.edu/es-benefits-glossary/deductible [6] https://www.cu.edu/es-benefits-glossary/coinsurance [7] https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-summary [8] https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-booklet [9] https://www.cu.edu/docs/right-start-4-kids-information [10] https://www.deltadentalco.com/dentist-search.html [11] http://www.deltadentalco.com/members/resources/CU-health.html

Features & Considerations

Plan Type	PPO Provider Network
Plan-Year Benefit	$2,000 per person
Deductible (Children under 13 exempted)	$25 per person
Preventive & Diagnostic Services	0% coinsurance & nondeductible
Basic Services	30% coinsurance payment
Major Services	50% coinsurance payment
Orthodontics (for children under age 19)	50% coinsurance payment
Orthodontics for adults (19 and older)	Not covered