This Delta Dental plan grants access to providers 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. 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. 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 (1 page)
- CU Health Plan - Essential Dental Full Benefits Booklet (20 pages)
- Right Start 4 Kids Program (1 page)

Find a dentist
Plan Type: PPO Provider Network

Plan-Year Benefit:

- $2,000 per person
- $25 per person (Deductible (Children under 13 excluded))

Preventative & Diagnostic Services:
- 0% coinsurance & non deductible

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