

Essential ^[1]

2026–27 plan year information

This page provides details about the **2025–26 benefits plan year**. For plan year 2026–27 (beginning July 1, 2026) information, visit the [Open Enrollment page](#) ^[2].

This Delta Dental plan grants access to providers
Provider
An individual or facility that provides health care services such
as a doctor, nurse, chiropractor, hospital, rehabilitation center,
etc. ^[3] **only within the Delta Preferred Provider Option (PPO)**
network
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. ^[4] **Your PPO network**
Network
The facilities, providers and suppliers with whom your health
insurer or plan has contracted to provide health care services ^[5]
is available in Colorado and throughout the United States.

Essential Plan members **must see a PPO provider**
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. ^[4] Coverage will not
be offered for **providers**
Provider
An individual or facility that provides health care services such
as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. ^[3] **outside of the network.**
Network
The facilities, providers and suppliers with whom your health insurer or plan has
contracted to provide health care services ^[5] Once you meet the \$25 per person plan
deductible
Deductible
An amount that you are required to pay before the plan will begin to
reimburse for covered services. ^[6], you'll be responsible for a percentage of your covered care
costs, known as **coinsurance.**
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%. ^[7]

Plan Details

- [CU Health Plan - Essential Dental Benefits Coverage Summary](#) ^[8] (1 page)

