This Delta Dental plan grants access to providers and offers coverage only within the Delta Preferred Provider Option (PPO) network. A Preferred Provider Organization (PPO) is 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.

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

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.
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. [5]

(Children 12 and under excluded)
$25 per person

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]

30% coinsurance payment

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