

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]

Source: [Delta Dental Considerations](#)

Employee Services

Plan Type	PPO Provider Network
Right Sidebar:	
Plan-Year Benefit	\$2,000 per person
Deductible (Children under 13 excluded)	\$25 per person

Preventive & Diagnostic Services 0% coinsurance & nondeductible

[1] <https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/dental-plans/essential>

Basic Services 30% coinsurance payment

[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>

Major Services 50% coinsurance payment

[7] <https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-cu-summary> [8]

Orthodontics (for children under age 19) 50% coinsurance payment

<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>

Orthodontics for adults (19 and older) Not covered