Essential [1]

This Delta Dental plan grants access to providersAn individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. only within the Delta Preferred Provider Option (PPO) networkPreferred 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]. Your PPO networkNetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services [4] is available 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 providers 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]
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)

Preventative & diagnostic services
0% coinsurance & no deductible

Basic services
Basic Dental 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
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)

50% coinsurance payment

Not covered

Source URL: https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/dental-plans/essential

Links
[1] https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/dental-plans/essential
[9] https://www.cu.edu/docs/right-start-4-kids-information
[12] https://www.cu.edu/es-benefits-glossary/basic-dental-services