This Delta Dental plan grants access to providers who provide health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. 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 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
- CU Health Plan - Essential Dental Full Benefits Booklet
- Right Start 4 Kids Program

Find a dentist

Delta Dental microsite

Features and considerations

Plan type

PPO Provider 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.
**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**

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)

Not covered

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