CU’s two Delta Dental plans — Essential Dental and Choice Dental — offer extensive coverage with affordable deductibles and coinsurance payments, 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%.

Regardless of which plan you choose, you will have the following coverage:

- 100% preventative care coverage
- Four yearly cleanings (regular and periodontal)
- Two yearly oral exams
- Two fluoride treatments
- **Right Start 4 Kids Program** [4]: Kids, ages 0-12, who are enrolled receive 100% coverage, excluding orthodontic services. Orthodontic Coverage: A treatment that aligns a person’s teeth, which may include the use of braces. [5]

Dual Coverage: You cannot be covered as both an employee and dependent for any CU medical, dental or vision plan.

**Click on a tile to learn more about each plan**
Delta Microsite

Find a dentist, request a dental ID card and set up your account.

Learn more
Before or After Tax?

Decide how monthly premiums are The monthly cost to participate in the plan. Typically, it is shared between the employee and the employer. Premiums are deducted from your monthly paycheck. [9] are deducted from your paycheck.

Learn more [10]