Dental Plans [1]

CU’s two Delta Dental plans — Essential Dental and Choice Dental — offer extensive coverage with affordable deductibles and coinsurance payments. Deductible: An amount that you are required to pay before the plan will begin to reimburse for covered services. 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%. [3] to keep you and your family smiling bright.

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

- 100% preventative care coverage
- Four yearly cleanings (regular and periodontal)
- 2 yearly oral exams
- Two fluoride treatments (age 17 and under)
- **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 deducted from your paycheck. 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]