

Dental Plans ^[1]

2026–27 plan year information

This page provides details about the **2025–26 benefits plan year**. For plan year 2026–27 (beginning July 1, 2026) information, visit the [Open Enrollment page](#) ^[2].

CU's two Delta Dental plans — Essential Dental and Choice Dental — offer extensive coverage with affordable deductibles^{Deductible}An amount that you are required to pay before the plan will begin to reimburse for covered services. ^[3] and coinsurance payments^{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%. ^[4] to keep you and your family smiling bright.

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

- 100% preventive care coverage and four yearly cleanings (regular and periodontal)
- Two yearly oral exams
- Two fluoride treatments
- Right Start 4 Kids Program ^[5]: 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. ^[6]

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

ESSENTIAL



[7]

CHOICE



[8]

Delta Microsite

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

[Learn more](#) [9]

Before or After Tax?

Decide how monthly premiumsPremiumThe monthly cost to participate in the plan. Typically, it is shared between the employee and the employer. Premiums are deducted from your monthly paycheck. ^[10] are deducted from your paycheck.

[Learn more](#) ^[11]

Groups audience:

Employee Services

Right Sidebar:

ES: Benefits & Wellness - New Employee Sidebar

ES: Benefits & Wellness - IWT Current Employee Dental Plans

Sub Title:

Take a bite into CU's dental plans.

Source URL:<https://www.cu.edu/employee-services/benefits-wellness/new-employee/dental-plans>

Links

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[4] <https://www.cu.edu/es-benefits-glossary/coinsurance> [5]

<https://www.cu.edu/docs/right-start-4-kids-information> [6] <https://www.cu.edu/es-benefits-glossary/orthodontic-coverage>

[7] <https://www.cu.edu/employee-services/benefits-wellness/new-employee/dental-plans/essential>

[8] <https://www.cu.edu/employee-services/benefits-wellness/new-employee/dental-plans/choice>

[9] <https://www.deltadentalco.com/members/resources/CU-health.html>

[10] <https://www.cu.edu/es-benefits-glossary/premium> [11] <https://www.cu.edu/docs/before-or-after-tax>