Home > Dental Plans

# Dental Plans III

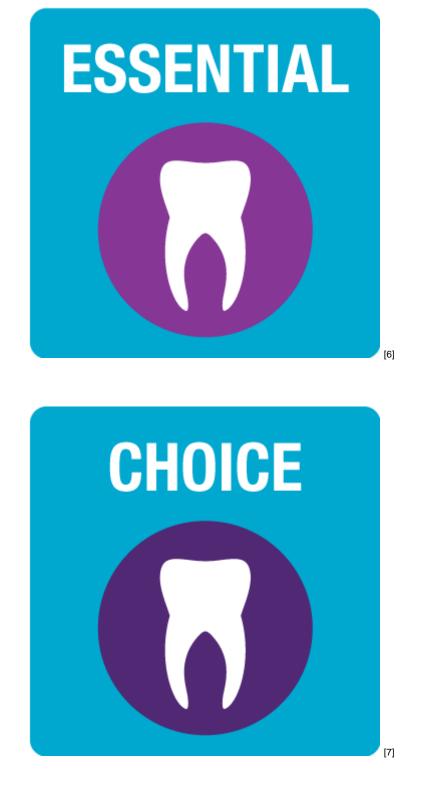
CU's two Delta Dental plans — Essential Dental and Choice Dental — offer extensive coverage with affordable <u>deductiblesDeductibleAn amount that you are required to pay before</u> the plan will begin to reimburse for covered services. <sup>[2]</sup> and <u>coinsurance payments</u> CoinsuranceThe portion 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%. <sup>[3]</sup> to keep you and your family smiling bright.

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

- 100% preventative care coverage and four yearly cleanings (regular and periodontal)
- Two yearly oral exams
- Two fluoride treatments
- <u>Right Start 4 Kids Program</u> [4]: Kids, ages 0-12, who are enrolled receive 100% coverage, excluding <u>orthodontic services.Orthodontic CoverageA treatment that aligns a</u> 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 [8]

### **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. [9] are deducted from your paycheck.

Learn more [10]

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

[1] https://www.cu.edu/employee-services/benefits-wellness/new-employee/dental-plans
[2] https://www.cu.edu/es-benefits-glossary/deductible [3] https://www.cu.edu/es-benefits-glossary/coinsurance [4] https://www.cu.edu/docs/right-start-4-kids-information [5] https://www.cu.edu/es-benefits-glossary/orthodontic-coverage [6] https://www.cu.edu/employee-services/benefits-wellness/new-employee/dental-plans/essential [7] https://www.cu.edu/employee-services/benefits-wellness/new-employee/dental-plans/choice [8] https://www.deltadentalco.com/members/resources/CU-health.html

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