

## Essential <sup>[1]</sup>

This Delta Dental plan grants access to providers only within the Delta Preferred Provider Option (PPO) network. Your PPO network is available in Colorado and throughout the United States. Essential Plan members **must see a PPO provider**. 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.

### Plan Details

- [CU Health Plan - Essential Dental Benefits Coverage Summary](#) <sup>[2]</sup> (1 page)
- [CU Health Plan - Essential Dental Full Benefits Booklet](#) <sup>[3]</sup> (21 pages)
- [Right Start 4 Kids Program](#) <sup>[4]</sup> (1 page)

### Find a Dentist <sup>[5]</sup>

#### Groups audience:

Employee Services

### Features and Considerations

#### Right Sidebar:

ES: Benefits & Wellness - IWT 401(a) Non-Medicare Eligible Dental PPO Provider Network

ES: Benefits & Wellness - Retiree 401(a) Non-Medicare \$2,000 per person

ES: Benefits & Wellness - Contact

Source: <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/essential>

#### Preventative & Diagnostic Services

0% coinsurance & no deductible

#### Links

[1] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/essential>

[2] <https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-summary>

[3] <https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-booklet>

[4] <https://www.cu.edu/docs/right-start-4-kids-information>

[5] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/essential>

#### Basic Services

30% coinsurance payment

#### Major Services

50% coinsurance payment

#### Orthodontics (for children under age 19)

50% coinsurance payment

#### Orthodontics for adults (19 and older)

Not covered