

Essential ^[1]

This Delta Dental plan gives you access to providers
Provider**An individual or facility that provides health care**
services such as a doctor, nurse, chiropractor, hospital,
rehabilitation center, etc. ^[2] **within the Delta Preferred**
Provider Option (PPO)**Preferred Provider Organization**
(PPO)**A health care plan that has a contractual agreement**
with providers to offer health care services at discounted,
negotiated fees within a network. The PPO plans may
require some cost-sharing with deductibles, copays
and/or coinsurance. ^[3] **network****Network****The facilities,**
providers and suppliers with whom your health insurer or
plan has contracted to provide health care services ^[4] **in**
Colorado and throughout the United States.

Essential Plan members must see a **PPO provider****Preferred Provider Organization (PPO)**
A health care plan that has a contractual agreement with providers to offer health care
services at discounted, negotiated fees within a network. The PPO plans may require
some cost-sharing with deductibles, copays and/or coinsurance. ^[3] Coverage will not
be offered for **providers****Provider****An individual or facility that provides health care services such**
as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. ^[2] **outside of the**
network.
Network**The facilities, providers and suppliers with whom your health insurer or plan has**
contracted to provide health care services ^[4] Once you meet the \$25 per person plan
deductible**Deductible****An amount that you are required to pay before the plan will begin to**
reimburse for covered services. ^[5], you'll be responsible for a percentage of your covered care
costs, known as **coinsurance.****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%. ^[6]

Plan details

- [CU Health Plan - Essential Dental Benefits Coverage Summary](#) [7] (1 page)
- [CU Health Plan - Essential Dental Full Benefits Booklet](#) [8] (20 pages)
- [Right Start 4 Kids Program](#) [9] (1 page)

Find a Dentist [10]

Delta Dental microsite [11]

Features & Considerations

Employee Services

Plan Type

PPO Provider Network

Right Sidebar:

ES: Benefits & Wellness - Retiree 401(a) Non-Medicare

\$2,000 per person

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

Deductible (Children under 13)

\$25 per person

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

Preventive & Diagnostic Services

0% coinsurance & nondeductible

Links

<https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/essential>, [2] <https://www.cu.edu/es-benefits-glossary/provider> [3] <https://www.cu.edu/es-benefits-glossary/preferred-provider-organization-ppo> [4] <https://www.cu.edu/es-benefits-glossary/network>

Basic Services

30% coinsurance payment

Major Services

50% coinsurance payment

Orthodontics (for children under age 19)

50% coinsurance payment

<https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-summary> [7] <https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-booklet> [9]

<https://www.cu.edu/docs/right-start-4-kids-information> [10] <https://www.deltadentalco.com/dentist-search>

<https://www.cu.edu/dentalco/employees/resources/cu-health.html>

Orthodontics for adults (19 and older) Not covered