Essential [1]

This Delta Dental plan grants access to providers an individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. [2] only within the Delta Preferred Provider Option (PPO) network. 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]. Your PPO network is available in Colorado and throughout the United States. Essential Plan members must see a PPO provider. [2] Coverage will not be offered for providers outside of the network. Network [4] Once you meet the $25 per person plan deductible, you’ll be responsible for a percentage of your covered care costs, known as coinsurance. [5]. 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]

Features and considerations

| Plan type | PPO Provider Network 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] |
| Plan-year benefit | $2,000 per person |
Deductible

An amount that you are required to pay before the plan will begin to reimburse for covered services.

(Children 12 and under excluded)

$25 per person

Preventative & diagnostic services
0% coinsurance & no deductible

Basic services
Includes fillings, endodontics (root canal), periodontics (gum disease) and oral surgery (extractions).

Refer to each plan's summary for further details.

Major services
50% coinsurance payment

Orthodontics
Orthodontic Coverage
A treatment that aligns a person’s teeth, which may include the use of braces. [12] (for children under age 19)

50% coinsurance payment

Orthodontics
Orthodontic Coverage
A treatment that aligns a person’s teeth, which may include the use of braces. [12] for adults (19 and older)

Not covered