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# Essential [1]

## This Delta Dental plan gives you access to providers ProviderAn 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] networkNetworkThe 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 providerPreferred 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 providersProviderAn individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. [2] outside of the network. NetworkThe 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 deductibleDeductibleAn 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.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%. [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]

**Groups audience:**
Employee Services

**Right Sidebar:**
ES: Benefits & Wellness - Retiree PERA Non-Medicare
ES: Benefits & Wellness - IWT PERA Non-Medicare Eligible Dental
ES: Benefits & Wellness - Content

**Source URL:** https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-pera-non-medicare-eligible/essential

## Features & Considerations

| | |
|---|---|
| **Plan Type** | PPO Provider Network |
| **Plan-Year Benefit** | $2,000 per person |
| **Deductible (Children under 13 excluded)** | $25 per person |
| **Preventive & Diagnostic Services** | 0% coinsurance & nondeductible |
| **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 |

**Links**
[1] https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-pera-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 [5] https://www.cu.edu/es-benefits-glossary/deductible [6] https://www.cu.edu/es-benefits-glossary/coinsurance [7] https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-summary [8] 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.html [11] http://www.deltadentalco.com/members/resources/CU-health.html