Essential [1]

This Delta Dental plan grants access to providers that provide 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 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 outside of the network. [2] 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] 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]

Features and considerations

<table>
<thead>
<tr>
<th>Plan type</th>
<th>PPO Provider Network</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
</tr>
</tbody>
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| 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.

$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)

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