This Delta Dental plan grants access to providers that provide health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. 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. 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.

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. 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%.

Plan Details

- CU Health Plan - Essential Dental Benefits Coverage Summary (1 page)
- CU Health Plan - Essential Dental Full Benefits Booklet (20 pages)
- Right Start 4 Kids Program (1 page)

Find a dentist

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>
</table>

| 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.

- Preventative & diagnostic services
  - (Children 12 and under excluded)
  - $25 per person
  - 0% coinsurance & no deductible

- Basic services
  - Dental Services
    - Includes fillings, endodontics (root canal), periodontics (gum disease) and oral surgery (extractions).
    - Refer to each plan’s summary for further details. [11]
  - 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

Links:
- [1] https://www.cu.edu/employee-services/essential
- [9] https://www.cu.edu/employee-services/right-start-4-kids-information
- [10] https://www.cu.edu/employee-services/essential-benefits-glossary/basic-dental-services
- [12] https://www.cu.edu/employee-services/essential-benefits-glossary/orthodontics