

Essential ^[1]

This Delta Dental plan grants access to providers Provider 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 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] Your PPO network Network The facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services ^[4] is available 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] (21 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

Groups audience:
Deductible Deductible

Employee Services
**An amount that you
are required to pay**

ES: Benefits & Wellness Current Employee Sidebar

ES: Benefits & Wellness Contact \$25 per person

Source URL: <https://www.cu.edu/employee-services/essential>

**(Children 12 and
under excluded)**

[1] <https://www.cu.edu/employee-services/essential>

[2] <https://www.cu.edu/es-benefits-glossary/provider-preferred-provider-organization-ppo> 0% coinsurance & no deductible

[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/es-benefits-glossary/cu-health-plan-essential-dental-benefits-summary>

[8] <https://www.cu.edu/es-benefits-glossary/cu-health-plan-essential-dental-benefits-booklet>

[9] <https://www.cu.edu/does/right-start-4-kids-information>

[10] <https://www.deltadentalco.com/> 30% coinsurance payment

[11] <https://www.cu.edu/es-benefits-glossary/basic-dental-services>

[12] <https://www.cu.edu/es-benefits-glossary/orthodontic-coverage>

**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]

50% coinsurance payment

**(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