

Dental Plans ^[1]

CU's two 2026–27 Delta Dental plans — Essential Dental and Choice Dental — offer extensive coverage with affordable deductibles. Deductible An amount that you are required to pay before the plan will begin to reimburse for covered services. ^[2] and coinsurance payments 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%. ^[3] to keep you and your family smiling bright.

Regardless of which plan you enroll in, you will have the following coverage:

- 100% preventive care coverage and four yearly cleanings (regular and periodontal)
- Two yearly fluoride treatments (all ages)
- Right Start 4 Kids Program ^[4]: Kids under age 13 who are enrolled receive 100% coverage, excluding orthodontic services.

Click on a tile to learn more about each plan

ESSENTIAL



[5]

CHOICE



[6]

Plan premiums

See what you'll pay each month.

Plan rates [7]

Brand new to CU? See your Dental plan options [8] for the current plan year, ending June 30.

Groups audience:

Employee Services

Right Sidebar:

ES: Benefits & Wellness - OE Enrollment Tool

ES: Benefits & Wellness - OE Resources

ES: Benefits & Wellness - Dual Coverage

Source URL:<https://www.cu.edu/employee-services/open-enrollment/current-employees/dental-plans>

Links

[1] <https://www.cu.edu/employee-services/open-enrollment/current-employees/dental-plans>

[2] <https://www.cu.edu/es-benefits-glossary/deductible> [3] <https://www.cu.edu/es-benefits-glossary/coinsurance> [4] <https://www.cu.edu/docs/right-start-4-kids-information>

[5] <https://www.cu.edu/employee-services/open-enrollment/current-employees/dental-plans/essential>

[6] <https://www.cu.edu/employee-services/open-enrollment/current-employees/dental-plans/choice>

[7] <https://www.cu.edu/employee-services/open-enrollment/monthly-rates> [8]

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