

## **Dental Plans** <sup>[1]</sup>

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

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

- 100% preventative care coverage<sup>[4]</sup> Preventative Care - Medical A routine health care check-up that will include tests or exams, flu and routine shots, and patient counseling to prevent or discover illness, disease or other health problems. All recommended preventive services would be covered as required by the Affordable Care Act (ACA) and applicable state law. <sup>[4]</sup> and four yearly cleanings (regular and periodontal)
- Two yearly fluoride treatments (all ages)
- Right Start 4 Kids Program <sup>[5]</sup>: Kids under age 13 who are enrolled receive 100% coverage, excluding orthodontic services.

**Click on a tile to learn more about each plan**

# ESSENTIAL



[6]

# CHOICE



[7]

## Plan premiums

See what you'll pay each month.

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**Brand new to CU?** See your Dental plan options [9] 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

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

**Links**

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[5] <https://www.cu.edu/docs/right-start-4-kids-information> [6] <https://www.cu.edu/employee-services/open-enrollment/current-employees/dental-plans/essential> [7] <https://www.cu.edu/employee-services/open-enrollment/current-employees/dental-plans/choice> [8] <https://www.cu.edu/employee-services/open-enrollment/monthly-rates> [9] <https://www.cu.edu/employee-services/benefits-wellness/new-employee/dental-plans>