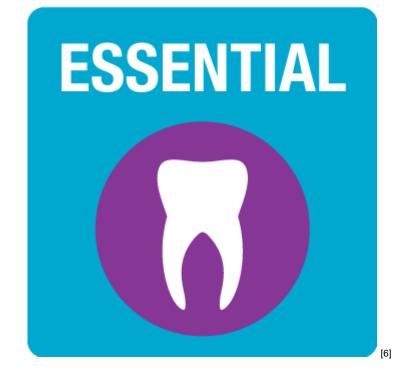
## Dental Plans [1]

CU's two Delta Dental plans — Essential Dental and Choice Dental — offer extensive coverage with affordable deductiblesDeductibleAn amount that you are required to pay before the plan will begin to reimburse for covered services. [2] and coinsurance payments CoinsuranceThe 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% preventative care coveragePreventative Care MedicalA 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. [4] and four yearly cleanings (regular and periodontal)
- Two yearly fluoride treatments (all ages)
- Right Start 4 Kids Program [5]: Kids under age 13 who are enrolled receive 100% coverage, excluding orthodontic services.

Click on a tile to learn more about each plan





## Plan premiums

See what you'll pay each month.

### Plan rates [8]

# 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

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/es-benefits-glossary/preventative-care-medical
[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