

Dental Plans ^[1]

2026–27 plan year information

This page provides details about the **2026–27 benefits plan year**. For plan year 2025–26 (ending June 30, 2026) information, visit the [Benefits & Wellness page](#) ^[2].

CU’s two 2026–27 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. ^[3] **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%. ^[4] **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](#) ^[5]: 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.

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

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[2] <https://www.cu.edu/employee-services/benefits-wellness> [3] <https://www.cu.edu/es-benefits-glossary/deductible> [4] <https://www.cu.edu/es-benefits-glossary/coinsurance> [5]

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