

## **Essential** <sup>[1]</sup>

**This Delta Dental plan gives you access to providers**  
**Provider**An individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. <sup>[2]</sup> **within the Delta Preferred Provider Option (PPO)**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.** <sup>[3]</sup> **network**Network**The facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services** <sup>[4]</sup> **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.** <sup>[3]</sup>. Coverage will not be offered for **providers**ProviderAn individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. <sup>[2]</sup> **outside of the network.** NetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services <sup>[4]</sup> Once you meet the \$25 per person plan deductibleDeductibleAn amount that you are required to pay before the plan will begin to reimburse for covered services. <sup>[5]</sup>, you'll be responsible for a percentage of your covered care costs, known as coinsuranceCoinuranceThe 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>[6]</sup>

### **Plan details**

- [CU Health Plan - Essential Dental Benefits Coverage Summary](#) [7] (1 page)
- [CU Health Plan - Essential Dental Full Benefits Booklet](#) [8] (20 pages)
- [Right Start 4 Kids Program](#) [9] (1 page)

## **Find a Dentist** [10]

## **Delta Dental microsite** [11]

### **Source: Delta Dental**

Employee Services

**Plan Type**

PPO Provider Network

Right Start Bar:

ES: Benefits & Wellness - OE Enrollment Tool

\$2,000 per person

**Plan-Year Benefit**

ES: Benefits & Wellness - OE Vendor Fair

**Deductible (Children under 13**

\$25 per person

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

**Preventative & Diagnostic Services**

0% coinsurance & non deductible

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

**Basic Services**

30% coinsurance payment

[2] <https://www.cu.edu/es-benefits-glossary/provider> [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>

**Major Services**

50% coinsurance payment

[7] <https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-summary> [8]

**Orthodontics (for children under age**

50% coinsurance payment

19)

[9] <https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-booklet> [10] <https://www.deltadentalco.com/dentist-search.html> [11] <http://www.deltadentalco.com/members/resources/CU-health.html>

**Orthodontics for adults (19 and older)**

Not covered