

Essential ^[1]

This 2026–27 Delta Dental plan gives you access to providers
ProviderAn individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. ^[2] **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. ^[3] **network**
NetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services ^[4] **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. ^[3]. 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. ^[2] **outside of the network.**
NetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services ^[4] Once you meet the \$25 per person plan deductible
DeductibleAn amount that you are required to pay before the plan will begin to reimburse for covered services. ^[5], you'll be responsible for a percentage of your covered care costs, known as **coinsurance**.
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%. ^[6]

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]

Groups and Considerations

Employee Services

Plan Type

Right Start 4 Kids Program

PPO Provider Network

ES: Benefits & Wellness - OE Enrollment Tool

\$2,000 per person

ES: Benefits & Wellness - OE Vendor Fair

Deductible (Children under 13)

Source URL: <https://www.cu.edu/employee-services/open-enrollment/current-employees/dental-plans/essential>
 excluded) \$25 per person

Preventive & 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 19)

50% coinsurance payment

<https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-booklet> [9]

<https://www.cu.edu/docs/right-start-4-kids-information> [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