

# 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.

Plan members **must see a PPO provider** as coverage will not be offered for providers outside of the network. Once you meet the \$25 per person plan deductible, you'll be responsible for a percentage of your covered care costs, known as coinsurance. Coinurance 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>[5]</sup>.

## Plan details

- CU Health Plan - Essential Dental Benefits Coverage Summary <sup>[6]</sup> (1 page)
- CU Health Plan - Essential Dental Full Benefits Booklet <sup>[7]</sup> (20 pages)
- Right Start 4 Kids Program <sup>[8]</sup> (1 page)

## Find a Dentist <sup>[9]</sup>

### Features and Considerations

Plan Type	PPO Provider Network
Plan-Year Benefit	\$2,000 per person
<u>Deductible</u> <u>Deductible</u> <u>An amount that you</u> <u>are required to pay</u> <u>before the plan will</u> <u>begin to reimburse for</u> <u>covered services.</u> <sup>[10]</sup> (Children under 13 excluded)	\$25 per person
Preventative & Diagnostic Services	0% coinsurance & no deductible

## **Groups audience:**

Employee Services

## **Basic Services**

### **Dental Services**

Right Sidebar:

Includes fillings, endodontics (root

canal), periodontics

ES: Benefits & Wellness - OE Enrollment Tool

ES: Benefits & Wellness - OE Resources

ES: Benefits & Wellness - OE Vendor Fair

Source: <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/>

Refer to each plan's

summary for further

Links details. [11]

[1] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/>

Major Services Major

Dental Services

Includes crowns,

bridges, partials,

dentures, implants.

Refer to each plan's

summary for further

details. [12]

## **Orthodontics**

### **Orthodontic Coverage**

A treatment that aligns

a person's teeth,

which may include the

use of braces. [13]

(for children under age

19)

50% coinsurance payment

## **Orthodontics**

### **Orthodontic Coverage**

A treatment that aligns

a person's teeth,

which may include the

use of braces. [13] for

adults (19 and older)

Not covered