

Essential ^[1]

**This 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] networkNetworkThe 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 providerPreferred 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 providersProviderAn 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
deductibleDeductibleAn 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]

Factors to Consider

Employee Services

Plan Type

Right Sidebar:

ES: Benefits & Wellness - OE Enrollment Tool

ES: Benefits & Wellness - OE Resources

ES: Benefits & Wellness - OE Deductible

ES: Benefits & Wellness - OE Coinsurance

ES: Benefits & Wellness - OE Deductible (Children under 13 excluded) <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/essential>

Preventative & Diagnostic Services

PPO Provider Network

\$2,000 per person

\$25 per person

0% coinsurance & non deductible

Links

Basic Services

<https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/essential> [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> [7] <https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-summary> [8] <https://www.cu.edu/docs/right-start-4-kids-information> [9] <https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-booklet> [10] <https://www.deltadentalco.com/dentist-search> [11] <http://www.deltadental.com/members/resources/health.html>

Major Services

Orthodontics (for children under age 19)

Orthodontics for adults (19 and older)

Not covered

Not covered

Not covered

Not covered