

## **Dental Plans** <sup>[1]</sup>

CU's two 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. <sup>[2]</sup> and coinsuranceCoinsurance 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>[3]</sup> payments to keep you and your family smiling bright.

Regardless of which plan you choose, you will have the following coverage:

- 100% preventative care coverage
- Four yearly cleanings (regular and periodontal)
- Two yearly oral exams
- Two fluoride treatments
- Right Start 4 Kids Program <sup>[4]</sup>: Kids under age 13 who are enrolled receive 100% coverage, excluding orthodontic services.

Dual Coverage: You cannot be covered as both an employee and dependent for any CU medical, dental or vision plan.



**more about each plan**

<sup>[5]</sup>



[6]

### **Delta microsite**

Find a dentist, request an ID card and set up your personal account.

[Learn more](#) [7]

#### **Groups audience:**

Employee Services

#### **Right Sidebar:**

ES: Benefits & Wellness - Contact

ES: Benefits & Wellness - GME Medical Resident Sidebar

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**Source URL:** <https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/dental-plans>

#### **Links**

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[2] <https://www.cu.edu/es-benefits-glossary/deductible> [3] <https://www.cu.edu/es-benefits-glossary/coinsurance> [4] <https://www.cu.edu/doc/right-start-4-kidspdf-1> [5] <https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/dental-plans/essential> [6] <https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/dental-plans/choice>

[7] <https://www.deltadentalco.com/members/resources/CU-health.html>