

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

**This Delta Dental plan grants access to providersProviderAn individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. <sup>[2]</sup> only within the Delta Preferred Provider Option (PPO) networkPreferred 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> Your PPO networkNetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services <sup>[4]</sup> is available 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. <sup>[3]</sup> 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. <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 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%. <sup>[6]</sup>**

### **Plan Details**

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

### **Find a dentist** <sup>[10]</sup>

## Features & Considerations

Employee Services

Plan Type

PPO Provider Network

ES: Benefits & Wellness - Contact

\$2,000 per person

ES: Benefits & Wellness - GME Medical Resident Sidebar

Deductible (Children under 13

\$25 per person

excluded)

Preventative & Diagnostic Services

0% coinsurance & non deductible

[1] <https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/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

[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