

Essential ^[1]

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. ^[2] 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. ^[3] Your PPO networkNetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services ^[4] 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. ^[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 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]

Features & Considerations

Employee Services

Plan Type

PPO Provider Network

Right Side Bar: ES: Benefits & Wellness - Retiree 401(a) Non-Medicare

\$2,000 per person

ES: Benefits & Wellness - IWT 401(a) Non-Medicare Eligible Dental

Deductible (Children under 13

\$25 per person

excluded) <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/essential>

Preventative & Diagnostic Services

0% coinsurance & non deductible

Links

Basic Services <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/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/cu-health-plan-essential-dental-benefits-booklet> [9] <https://www.cu.edu/docs/right-start-4-kids-information> [10] <https://www.deltadentalco.com/dentist-services/dental-providers/retirees/resources/cu-health.html>

Major Services

30% coinsurance payment

Orthodontics (for children under age

50% coinsurance payment

19) <https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-summary> [8] <https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-booklet> [9]

Orthodontics for adults (19 and older)

50% coinsurance payment

Not covered