

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 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]

Features and considerations

Plan type

PPO Provider 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]

Groups audience: **Plan year benefit** \$2,000 per person

Employee Services

Deductible **Deductible**

Right Sidebar: ES: Benefits & Wellness SS Non-Medicare

ES: Benefits & Wellness IWT SS Non-Medicare Eligible Dental

ES: Benefits & Wellness Contact \$25 per person

begin to reimburse for

Source URL: <https://www.cu.edu/employee-services/benefits-wellness/surviving-spouse/surviving-spouse-non-medicare-eligible/essential> [3]

(Children 12 and

under excluded)

Preventative & diagnostic services [1] <https://www.cu.edu/employee-services/benefits-wellness/surviving-spouse/surviving-spouse-non-medicare-eligible/essential> [2] <https://www.cu.edu/es-benefits-glossary/preferred-provider-organization-ppo> [3] <https://www.cu.edu/es-benefits-glossary/network> [4] <https://www.cu.edu/es-benefits-glossary/ deductible> [5] <https://www.cu.edu/es-benefits-glossary/coinsurance> [6] <https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-summary> [7] <https://www.cu.edu/docs/cu-health-plan-essential-dental-benefits-booklet> [8] <https://www.cu.edu/docs/right-start-4-kids-information> [9] <https://www.deltadentalco.com/dentist-search.html> [10] <https://www.deltadentalco.com/members/resources/CU-health.html> [11] <https://www.cu.edu/es-benefits-glossary/basic-dental-services> [12] <https://www.cu.edu/es-benefits-glossary/basic-dental-services> [13]

Basic Services **Basic**

Dental Services

Includes fillings,

endodontics (root

canal), periodontics

(gum disease) and oral

surgery (extractions).

Refer to each plan's

summary for further

details. [12]

Major services

50% coinsurance payment

Orthodontics

Orthodontic Coverage

A treatment that aligns

a person's teeth,

which may include the

use of braces. [13]

50% coinsurance payment

(for children under age 19)

Orthodontics

Orthodontic Coverage

A treatment that aligns

a person's teeth,

which may include the

use of braces. [13]

Not covered

for adults (19 and older)