

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

**This Delta Dental plan gives you access to providers Provider An individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. <sup>[2]</sup> 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. <sup>[3]</sup> network Network The facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services <sup>[4]</sup> in Colorado and throughout the United States.**

Essential Plan members must see a PPO provider 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. <sup>[3]</sup> Coverage will not be offered for providers Provider An 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. Network The 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 deductible Deductible An 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. Coinsurance 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>[6]</sup>

### **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)

Source: <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

[1] <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/cu-health-plan-essential-dental-benefits-booklet> [9] <https://www.cu.edu/docs/right-start-4-kids-information> [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