

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

**This Delta Dental plan gives you access to providers  
ProviderAn 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> networkNetworkThe 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 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](#) [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]

### **Source: Delta Dental**

Employee Services

Plan Type

Right Start Bar:

ES: Benefits & Wellness - OE Enrollment Tool -- GME

ES: Benefits & Wellness - OE Resources GME

ES: Benefits & Wellness - OE Deductible

ES: Benefits & Wellness - OE Coinsurance

ES: Benefits & Wellness - OE Out-of-Pocket

Source: <https://www.cu.edu/open-enrollment/gme-medical-residents/dental-plans/essential>

### **Preventative & Diagnostic Services**

PPO Provider Network

\$2,000 per person

\$25 per person

0% coinsurance & non deductible

[1] <https://www.cu.edu/open-enrollment/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] <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.html> [11] <http://www.deltadentalco.com/members/resources/CU-health.html>

Orthodontics (for children under age

50% coinsurance payment

19)

Orthodontics for adults (19 and older)

Not covered