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Medical Plans [1]

Regardless of which plan you choose, you will have the following coverage:

- Preventative carePreventative Care - MedicalA routine health care check-up that will include tests or exams, flu and routine shots, and patient counseling to prevent or discover illness, disease or other health problems. All recommended preventive services would be covered as required by the Affordable Care Act (ACA) and applicable state law. [2] is fully covered: no deductibleDeductibleAn amount that you are required to pay before the plan will begin to reimburse for covered services. [3], no copayCopayment (copay)A fixed-dollar amount that you must pay out of your pocket at the time of service to a provider or a facility for a specific health covered service. Copays do not apply to the deductible requirement. For example, an office visit may have a copay of $30 under the Exclusive Plan and $40 under the Extended. You must pay the amount at the time of service. [4]. Zero. Zip. Zilch.
- All plans will also provide one no-cost preventative mental health visit per plan year beginning on July 1, 2022. Learn more about your mental health benefit options on our Mental Health Resources page [5].
- Emergencies are never planned. That's why all urgentUrgent CareCare for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care [6] and emergency careEmergency CareA medical or behavioral health condition that must be treated at the emergency department of a hospital due to an illness, injury, symptom or condition severe enough to risk serious danger to your health (or, with respect to a pregnant woman, the health of her unborn child) if you didn’t get medical attention. See where and when to get care. [7] is covered (copaysCopayment (copay)A fixed-dollar amount that you must pay out of your pocket at the time of service to a provider or a facility for a specific health covered service. Copays do not apply to the deductible requirement. For example, an office visit may have a copay of $30 under the Exclusive Plan and $40 under the Extended. You must pay the amount at the time of service. [4] may apply), both in and outside the U.S. Decide where you should go to receive care here [8].
- Affordable prescription drug prices from CVS Caremark [9] and Kaiser Permanente [10].

Dual Coverage: You cannot be covered as both an employee and dependent for any CU medical, dental or vision plan.

Click on a tile to learn more about each plan

[11]

[12]

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[14]

Plan rates

See what you'll pay each month for CU's medical plans.

Plan rates [15]

Compare plans

Use this tool to compare CU's medical plans.

2023-24 Plan Year [16]

Before or after tax?

Decide how monthly premiumsPremiumThe monthly cost to participate in the plan. Typically, it is shared between the employee and the employer. Premiums are deducted from your monthly paycheck. [17] are deducted from your paycheck.

Learn more [18]

Groups audience:
Employee Services
Right Sidebar:
ES: Benefits & Wellness - New Employee Sidebar
ES: Benefits & Wellness - IWT New Employee Medical Plans
ES: Benefits & Wellness - Contact
Sub Title:
Get access to quality, personalized medical care and choose one of CU's four offered medical plans. CU contributes 85% to 100% of your premiums, making medical care affordable for you and your dependents.

Source URL:https://www.cu.edu/employee-services/benefits-wellness/new-employee/medical-plans

Links
[1] https://www.cu.edu/employee-services/benefits-wellness/new-employee/medical-plans
[2] https://www.cu.edu/es-benefits-glossary/preventative-care-medical [3] https://www.cu.edu/es-benefits-glossary/deductible [4] https://www.cu.edu/es-benefits-glossary/copayment-copay
[5] https://www.cu.edu/employee-services/benefits-wellness/mental-health-resources
[6] https://www.cu.edu/es-benefits-glossary/urgent-care [7] https://www.cu.edu/es-benefits-glossary/emergency-care [8] https://www.cu.edu/docs/when-and-where-get-care
[9] https://www.cu.edu/employee-services/benefits-wellness/cvs-caremark-pharmacy-services
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https://healthy.kaiserpermanente.org/health/care/!ut/p/a0/HclNDsIgEEDhs_QAkwFtrLgr1F5BYTehYyUp0CDWeHt_lu
bT2nyuXk88aFJ4g8Bf_fD7jlEp8LlTde0KFbC82R0KYMnvydf0alBr8w2lYZoeVoQO3MAFKeBahuEKAPRkk9yH4_drjC
[11] https://www.cu.edu/employee-services/benefits-wellness/new-employee/medical-plans/exclusive
[12] https://www.cu.edu/employee-services/benefits-wellness/new-employee/medical-plans/extended

[13] https://www.cu.edu/employee-services/benefits-wellness/new-employee/medical-plans/high-deductible [14] https://www.cu.edu/employee-services/benefits-wellness/new-employee/medical-plans/kaiser [15] https://www.cu.edu/docs/faculty-staff-rate-sheet
[16] https://www.cusys.edu/plans/compare/2023/ [17] https://www.cu.edu/es-benefits-glossary/premium
[18] https://www.cu.edu/docs/before-or-after-tax