How to Enroll

- Instructions
- Enrollment options
- What happens if you take no action?

Can't see recent updates? Clear your cache

Video of How to Enroll - Open Enrollment 2024

Step 1: Log in to the portal
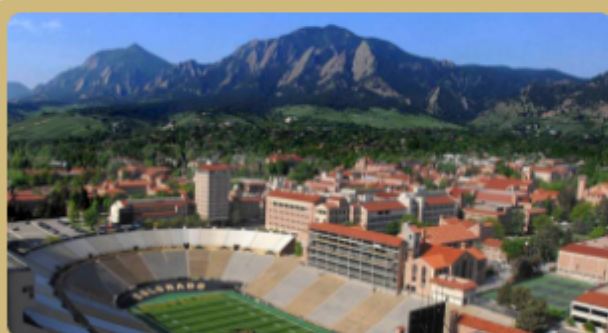
Access your campus portal at my.cu.edu [1], select your campus, and enter your username and password.

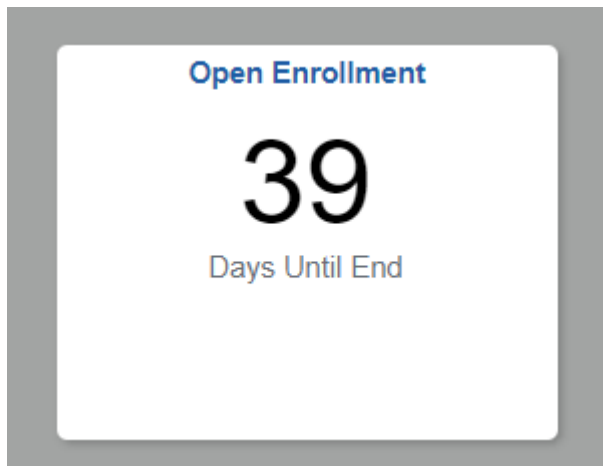If you need a login and password credentials, please see campus-specific assistance with your user ID and password [2].
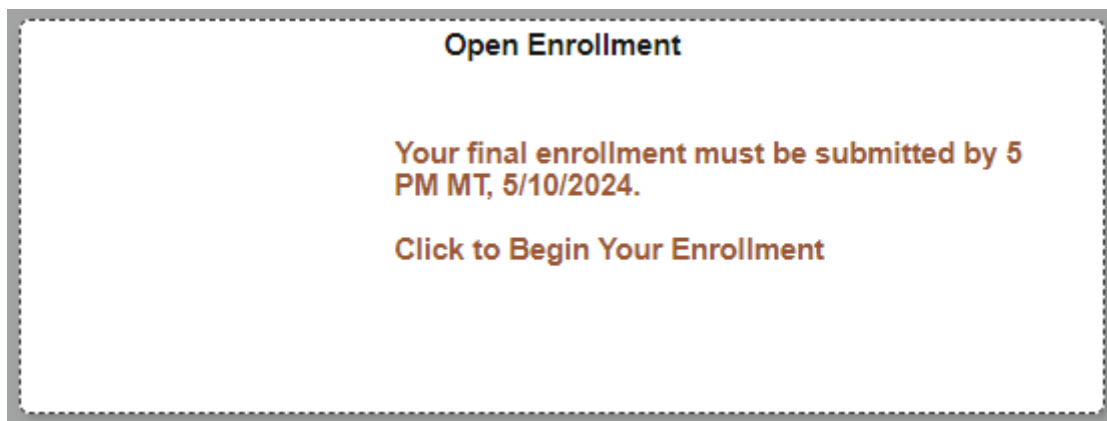
Step 2: Find the Open Enrollment tile

Once you have logged in to the portal, select the CU Resources tab. (If you do not see a CU Resources tab, it is your homepage.)

On your homepage, select the **Open Enrollment** tile.

Open Enrollment

39

Days Until End

Select **Open Enrollment**.

Open Enrollment

Your final enrollment must be submitted by 5 PM MT, 5/10/2024.

Click to Begin Your Enrollment

Step 3: Authenticate your identity

When you try to access a protected page in the portal's **CU Resources** area, a page like the one below will appear. You will be asked to authenticate your identity.

You will have authentication two options: Receive a phone call or receive a text message with a passcode.

Option 1: Receive a phone call

From the **Device** drop-down menu, select the phone number where you wish to be contacted.

Click the **Call Me** button.

Answer the call, then **press any key** on your phone to log in.

The protected page will open.
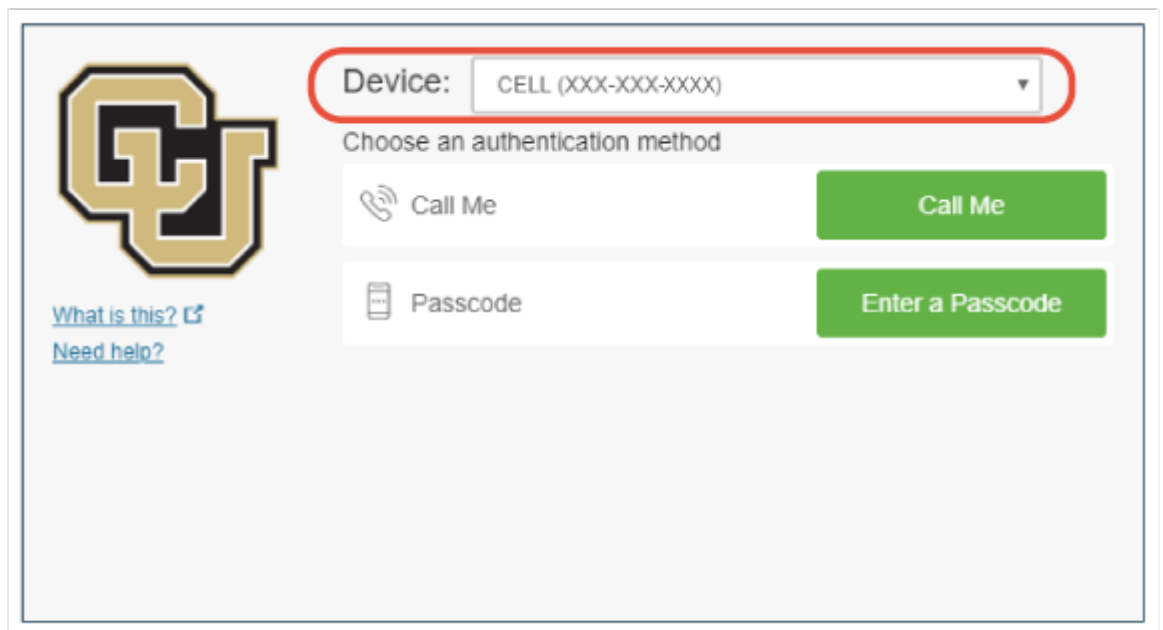
Option 2: Receive a text message with a passcode
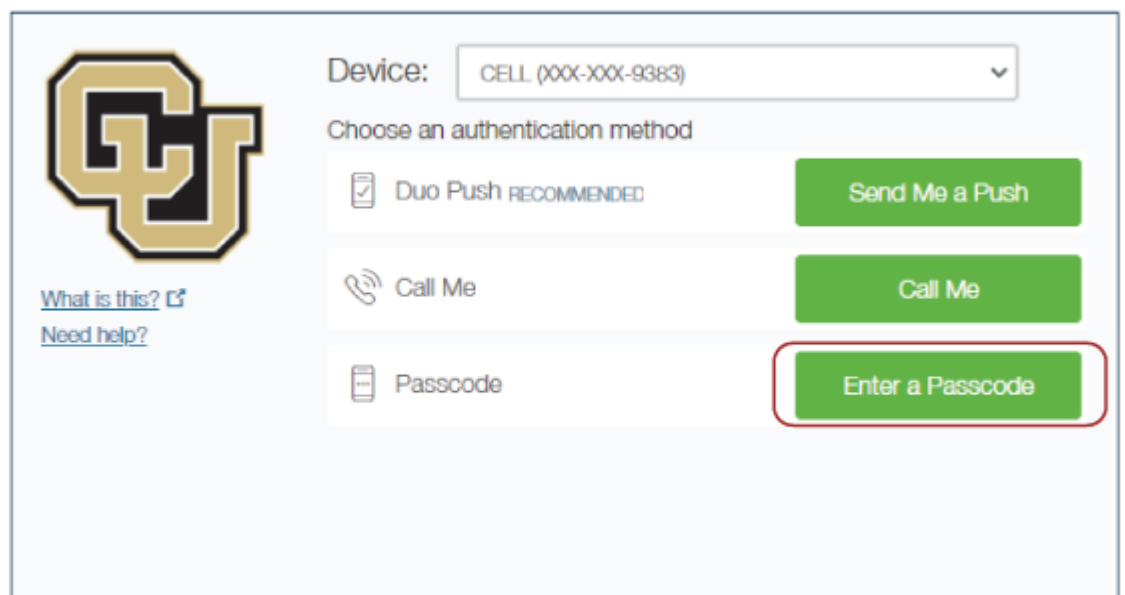
From the **Device** drop-down menu, select the phone number where you wish to be contacted.
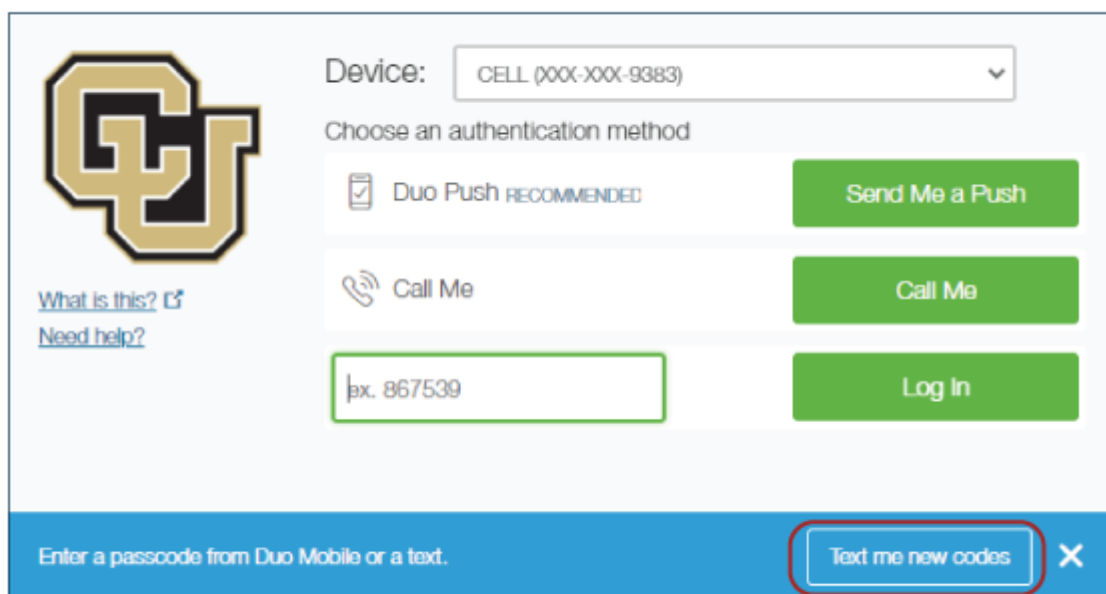
Click the **Enter a Passcode** button.
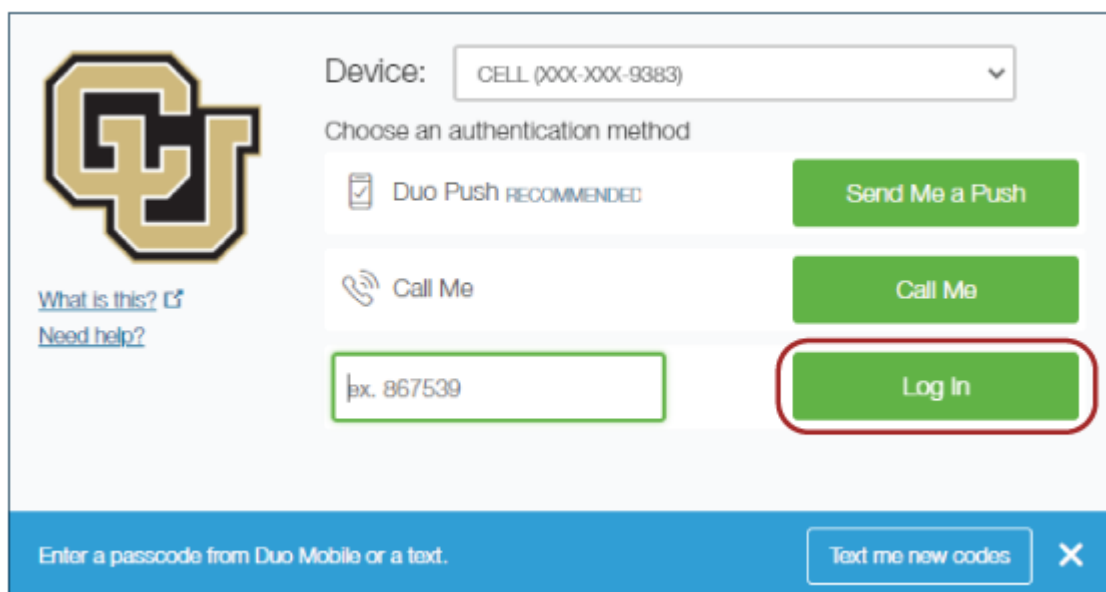
A blue bar will appear on the screen. Press the **Text me new codes** button.

You'll receive a text message from CU with a passcode.

Enter the passcode and press the **Log In** button.

The protected page will open.

Step 4: Follow the steps on the activity guide

Note: You'll need to read and accept the Acknowledgement before you can begin selecting your benefits.

Open Enrollment

📋 **Enrollment Period 2/29/2024 - 5/10/2024**

Welcome 🟢 Visited	**Welcome**
Step 1: Benefits Summary ⚪ Not Started	Your 2024-2025 Open Enrollment period is now open and will run u
▶ **Step 2: Personal Information** ⚪ Not Started	Navigate your enrollment activities by selecting the steps on the lef Step 1: review your current benefits summary Step 2: complete the required acknowledgement Step 3: update your personal information
✱ **Step 3: Acknowledgement** ⚪ Not Started	Step 4: make your benefits open enrollment elections Step 5: complete the dependent eligibility verification if applicable Step 6: review your open enrollment summary
Step 4: Benefits Elections ⚪ Not Started	**Watch this How to Enroll video overview** Review the OE How to Enroll Video
Step 5: Dependent Eligibility Verification ⚪ Not Started	**Need to review the Open Enrollment details?** Visit the Open Enrollment website.
Step 6: Open Enrollment Summary ⚪ Not Started	

Step 5: Choose your plans

All benefits plans for which you are eligible will be listed. On each tile, click the **Review** link to

see your options, enroll, change or waive benefits plans.

Please note: If you are currently enrolled in a Flexible Spending Account — either the Health Care FSA or the Dependant Care FSA marked with red boxes below — you will need to re-enroll in order to have access to an FSA for the next plan year.

📋 Enrollment Period

Welcome
● Visited

✱ Acknowledgement
✅ Complete

▸ **Personal Information**
● Visited

Dependent Eligibility Verification
● Visited

Benefits Summary
● Visited

Benefits Enrollment
✅ Complete

Open Enrollment Summary
● Visited

Benefits Enrollment

▾ **Enrollment Summary**

Your Pay Period Cost **$77.18**

Status **Submitted**   03/18/2022

Submit Enrollment

Benefit Plans

[🪪] [▦]

Medical

Current Exclusive Before-Tax
New Exclusive Before-Tax
Status **Pending Review**
👥 0 Dependents

Pay Period Cost $54.00

Rev

Health Care Flex Spending

Changing any of these benefits is simple. For example, if you select the Dental tile, you will reach a page where you can elect your plans and enroll any dependents you want covered. The first section you'll see on the Dental enrollment page is the **Enroll Your Dependents** section. Click **Add/Update Dependent** to reach a page where you can add dependents or update the information for any dependents or beneficiaries already listed on your plan.

▼ **Enroll Your Dependents**

• If a dependent is ineligible, their information will not be displayed.
• If an individual is missing, you may add them using the Add Dependent button. You may also use
• Enroll dependents by selecting the checkbox next to the person's name.

You have no dependent registered.

Add/Update Dependent

Below the dependent enrollment section, you can choose among the available plans and select whether you want your coverage premiums deducted from your pay before or after your taxes are deducted. If you would like to see charts of the costs for each plan type and coverage level (individual, individual + spouse, etc.), click the "**Overview of All Plans**" button and a popup window will open.

▼ Enroll in Your Plan

• The pay period cost will be deducted from your paycheck. To see other coverage costs, select the help icon n
• **Before-tax option**: Your premiums will be deducted from your pay before taxes are calculated, reducing your
• **After-tax option**: Your premiums will be deducted after your pay has been taxed.

	Plan Name		Before Tax Cost	After Tax Cost	Pay Period Cost
✓	Essential Dental Before-Tax	ⓘ			$0.00
Select	Essential Dental After-Tax	ⓘ			$0.00
Select	Choice Dental Before-Tax	ⓘ	$17.00		$17.00
Select	Choice Dental After-Tax	ⓘ		$17.00	$17.00
Select	Waive				$0.00

Overview of All Plans

You can **compare medical plans** within the portal. Select the plans you'd like to see, and you can compare rates, deductibles, urgent care costs and more within the portal.

	Plan Name		Before Tax Cost
Select	Exclusive Before-Tax	ⓘ	$80.50
Select	Exclusive After-Tax	ⓘ	
✓	High Deductible Before-Tax	ⓘ	
Select	High Deductible After-Tax	ⓘ	
Select	Kaiser Before-Tax	ⓘ	$151.00
Select	Kaiser After-Tax	ⓘ	
Select	Extended Before-Tax	ⓘ	$139.00
Select	Extended After-Tax	ⓘ	
Select	Waive		

Some plans will require you to list your primary care provider. You can use the **Primary Care Provider List** to find their provider ID. If you don't have a provider yet, you can choose one from the provider list and select "No" where it says "I have visisted this provider before."

▼ Select Primary Care Provider

Enrollment in this plan requires that you select a primary care provider. You must indicate whether
provider, since some providers are not accepting new patients. The primary care provider list link w

*Your Primary Care Provider ID	1Y6012
I have visited this provider before	Yes
Use the same provider for all dependents	No
	Primary Care Provider List

Once you've finished making any elections or updates you wish to make on any given plan
page, be sure to click **Done** in the upper right-hand corner of the enrollment page.

Cancel

CU Health Plan's dental coverage allows you and your dependents access to preventative care, routine cleanin

▼ **Enroll Your Dependents**

- If a dependent is ineligible, their information will not be displayed.
- If an individual is missing, you may add them using the Add Dependent button. You may also use this button t
- Enroll dependents by selecting the checkbox next to the person's name.
- If enrolling a Civil Union or Domestic partner, you will be subject to Imputed Income.

Add/Update Dependent

▼ **Enroll in Your Plan**

- The pay period cost will be deducted from your paycheck. To see other coverage costs, select the help icon n
- **Before-tax option**: Your premiums will be deducted from your pay before taxes are calculated, reducing your
- **After-tax option**: Your premiums will be deducted after your pay has been taxed.

	Plan Name		Before Tax Cost	After Tax Cost	Pay Period Cost
✓	Essential Dental Before-Tax	ⓘ			$0.00
Select	Essential Dental After-Tax	ⓘ			$0.00
Select	Choice Dental Before-Tax	ⓘ	$17.00		$17.00
Select	Choice Dental After-Tax	ⓘ		$17.00	$17.00
Select	Waive				$0.00

Overview of All Plans

Step 6: Click Submit Enrollment

Review the page and verify that you have made all of your benefits selections.

To complete your enrollment, click the **Submit Enrollment** box on the bottom right of the page.

Employee Voluntary AD&D

Current Voluntary AD&D $10,000
New Voluntary AD&D $10,000
Status **Pending Review**
👪 2 Beneficiaries

Pay Period Cost $0.28

Review

Spouse/Partner Optiona

Current No Co
New No Co
Status **Pendi**

Pay Period Cost $0.0

Dependent Child Optional Life

Current No Coverage
New No Coverage
Status **Pending Review**

Pay Period Cost $0.00

Review

Dependent Child Volun

Current No Co
New No Co
Status **Pendi**

Pay Period Cost $0.0

A message will appear that all benefit choices have been successfully submitted to the Employee Services benefits department.

Submit Enrollment Successful
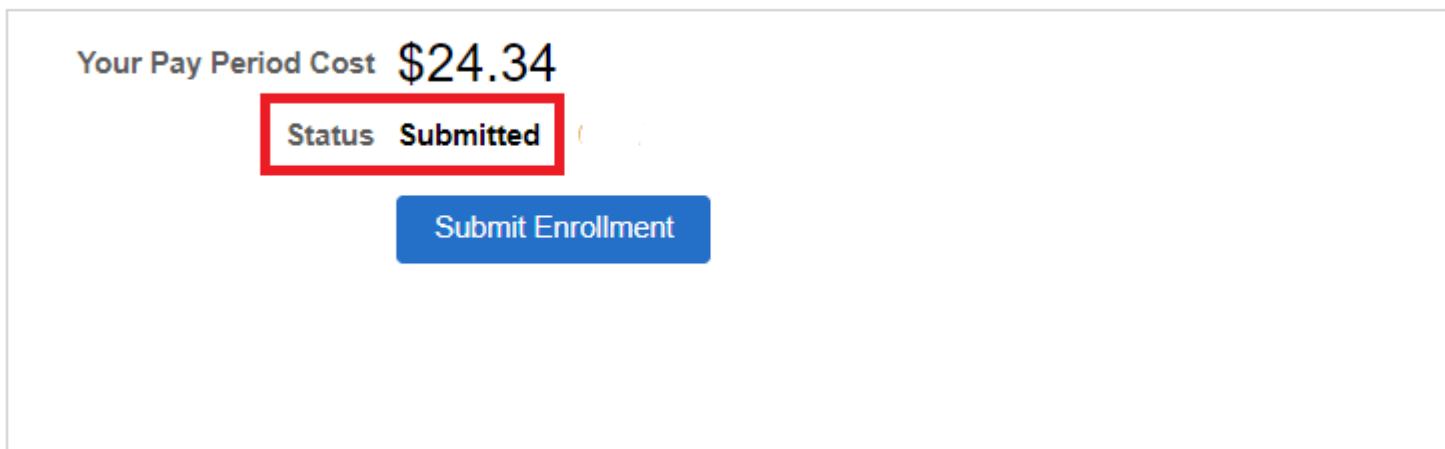
OK

Step 7: Review your benefits

Once you submit your enrollment, you'll recieve an email confirmation. In the enrollment tool, your Enrollment Summary status will show as **Submitted**.

You may review your selections through the portal's **Benefits Summary** on the next business day.

To access your Benefits Summary: Select the **Open Enrollment** tile on your homepage and then select **Benefits Summary**.

To view your new elections, enter "7/1/2023" in the date field and press the **Refresh** button.

What do you want to do?

I want to enroll in benefits.

The benefits enrollment tool allows you to enter your benefit elections online for the plan year starting July 1 and ending June 30. Access it through the employee portal [4]. See our step-by-step instructions on how to enroll on the first tab of this page.

Once you're logged in, you can view your current benefits (if you have any) and enroll in plans for the upcoming plan year. Once you've completed your enrollment, you can view your new enrollment elections right in the portal. This is your confirmation of enrollment.

Need the paper form?

The fastest way to complete your enrollment is by using the benefits enrollment tool, but for some tasks you will need a paper form. For a qualifying life event [5], complete one of benefits enrollment/change forms below to request your changes.

- Retiree [6]
- Classified Staff [7]
- Faculty, Officers and University Staff [8]
- Surviving Spouse [9]

To check your benefits:

- Once you've logged in to the employee portal, click on the CU Resources tab. (CU System employees can skip this step.)
- You can find your benefits summary by clicking on the **Open Enrollment** tile, then selecting **Benefits Summary**.
- To see your benefits for the current year, enter your benefits effective date (for example: "7/1/2024") and press **Refresh**.
- You will then see an updated version of your benefits.

Retiree portal access

If you are a retiree who has never enrolled online, please review these instructions to get your portal username and password [10].

I want to add a dependent.

Eligible dependents include:
- Spouses, Common-Law Spouses, Civil Union Partners and Domestic Partners
- Dependent children up to age 27
- Qualified disabled children over age 27

Complete the Dependent Eligibility Verification [11] and submit it with the documentation listed upon completion of your self-service elections. Documentation must be received by Employee Services by your enrollment deadline or within 31 days of a qualifying event [12].

Dependents only have to be verified once; verification carries over year-to-year.

I want to change benefits as part of a qualifying event.

Qualifying life events [13] include marriage, divorce, birth, gaining/losing other coverage,

gaining/losing eligibility, change in employee residence and changes in dependent care needs.

For a qualifying event, complete a Benefits Enrollment/Change Form to make benefits changes that are effective before July 1.

- Benefits Enrollment/Change Form for Faculty, Officers and University Staff [8]
- Benefits Enrollment/Change Form for Classified Staff [7]
- Benefits Enrollment/Change Form for Retirees [6]
- Benefits Enrollment/Change Form for Surviving Spouse/Partner [9]

I want to increase my employee or spouse optional life coverage.

- To apply to increase your coverage, you must submit a Medical History Statement Form [14] to The Standard Insurance Company as evidence of insurability (EOI). If you are approved, Standard will notify CU, and you will be enrolled in the approved amount on the first of the month following the date of your approval.
- If you want to remain enrolled, but would like to decrease your coverage, you may do so using the Benefits Enrollment tool within the employee portal [4].

This table shows the plan(s) in which you will be automatically enrolled if you do not take action during the enrollment period.

Start by locating your current plan(s) in the left column.

2024-25 Auto-Enrollment What happens if you take no action		
2023-24 Enrollment Status	**Eligible Participant**	**2024-25 Default**
Medical Plans		
Waived medical coverage	All members	Waived coverage continues
CU Health Plan - Exclusive	Active faculty and staff, GMEs, retirees and surviving spouses who are not eligible for Medicare	Same plan and coverage level
CU Health Plan - Extended		
CU Health Plan - Kaiser		

CU Health Plan - High Deductible		
CU Health Plan - Medicare	Medicare-eligible retirees and surviving spouses	
CU Health Plan - Medicare/High Deductible	Retirees and surviving spouses when at least one member is Medicare-eligible	
Alternate Medicare Payment (AMP)	Medicare-eligible retirees and surviving spouses	

Dental Plans		
Waived dental coverage	All members	Waived coverage continues
CU Health Plan - Essential	Active faculty and staff, GMEs, retirees and surviving spouses who are not eligible for Medicare	Same plan and coverage level
CU Health Plan - Choice		Same plan and coverage level
CU Health Plan - Dental Premier	Retirees and surviving spouses when at least one member is Medicare-eligible	Same plan and coverage level

Vision		
Waived vision coverage	All members	Waived coverage continues

CU Health Plan Vision	All benefits-eligible faculty, staff and GMEs	Same plan and coverage level
Life Plans		
Waived Optional Life coverage(s)	Faculty, staff and retirees	Waived coverage continues
CU Basic Term Life	Faculty and staff and retirees	Same plan, same coverage level, same rate level (smoker/nonsmoker, if applicable) as long as you remain enrolled in Optional Life plan
CU Optional Term Life - Employee and Retiree		
CU Optional Life - Spouse	Faculty and staff	
CU Optional Life - Dependent Child		
CU Free 10k Optional Life		
Voluntary Accidental Death & Dismemberment - Employee		
Voluntary Accidental Death & Dismemberment - Spouse		
Voluntary Accidental Death & Dismemberment - Dependent Child		
PERA Optional Life		
Disability		
Waived Classified Staff Long-Term Disability	Classified staff members	Waived coverage continues

Waived Faculty/University Staff Short-Term Disability	Eligible faculty and university staff members	
Faculty/University Staff Short-Term Disability	Eligible faculty and university staff members	Same plan
Faculty/University Staff Long-Term Disability		
Classified Staff Short-Term Disability	Eligible classified staff members	
Classified Staff Long-Term Disability		
Cafeteria Plans		
Premium Only Plan	Active faculty, staff and GMEs	Same plan
Health Care Flexible Spending Account		Not enrolled for plan year 2024-25
Dependent Care Flexible Spending Account		

Groups audience:
Employee Services
Right Sidebar:
ES: Benefits & Wellness - OE Resources GME

Source URL: https://www.cu.edu/employee-services/how-enroll

Links
[1] http://my.cu.edu [2] https://www.cu.edu/employee-services/benefits-enrollment-tool-get-your-username-and-password [3] https://my.cu.edu/ [4] https://my.cu.edu [5] https://www.cu.edu/employee-services/benefits-wellness/current-employee/life-changes [6] https://www.cu.edu/docs/benefits-enrollmentchange-form-retirees [7] https://www.cu.edu/docs/benefits-enrollmentchange-form-classified-staff [8] https://www.cu.edu/docs/benefits-enrollmentchange-form-faculty-officers-and-university-staff [9] https://www.cu.edu/docs/benefits-enrollmentchange-form-surviving-spouse [10] https://www.cu.edu/employee-services/open-enrollment/benefits-enrollment-tool-access [11] https://www.cu.edu/docs/dependent-eligibility-verification [12] https://es-sandbox-cu.pantheonsite.io/employee-services/benefits/life-events

[13] https://www.cu.edu/employee-services/life-events [14] https://www.cu.edu/docs/medical-history-statement