

# **CU Benefits Enrollment/Change Form**

# Plan Year 2025-2026

# Classified Staff

- This form cannot be completed in a web browser.
  - 1. **Download** the form to your desktop from the web browser.
  - 2. Open the form in Adobe or Adobe Reader before completing.
  - 3. **Submit** the form.
- If you are a new employee/newly eligible, please enroll in your employee portal (https://my.cu.edu/).
- You have 31 days from your date of benefits eligibility or Qualifying Life Change to complete and send in this
  enrollment/change form.
- Plan information and current rate information are available on the <u>CU Benefits website</u> (www.cu.edu/benefits).
- If you are enrolling any dependents in medical, dental, vision, optional life and/or voluntary AD&D plans, who have not
  previously completed dependent eligibility verification (DEV), you must complete the <u>DEV form</u> in your employee portal
  in addition to completing and sending this Benefits Enrollment/Change Form. For more information on DEV, visit the
  CU DEV website (www.cu.edu/node/116040).
- The words underlined in blue are hyperlinks. To select the link, please press Ctrl + click the link to view the corresponding webpage or document.
- Incomplete, illegible, incorrect or unsigned forms will not be processed. Consequently, your benefits could be delayed, or you could risk losing enrollment eligibility for certain benefits. All sections of this form must be completed.

Type of Enrollment		
Check one box only.		
New Hire/Newly Eligible Date of hire or new eligibility: _ m	Qualifying Date of Q m/dd/yyyy	g Life Change (QLC) ILC: mm/dd/yyyy
If applicable, select your QLC from the		
Birth or adoption	Death of a spouse or partner	Employee losing eligibility
Change from Classified Staff to Faculty/University Staff	Death of a child	Marriage or Partnership
	Dependent gaining eligibility	Medical child support order
Change in dependent care needs (DCFSA change)	Dependent losing eligibility	Other - Please contact a benefits professional @ 303-860-4200,
Change of residence out of	Divorce or legal separation	Option 3
health plan's network	Employee gaining eligibility	
		Life Change. To learn what changes are bloyee-services/benefits-wellness/current-
Employee Information		
Completion of all sections is required.		
Employee ID Number – required	Name (Last)	(First) (Middle Initial)
Preferred Telephone	Preferred Email Address	
Employee Services Benefits ar	nd Wellness I CS PY BCF 2025-2026	



Name:	ID#	

## Section 1: Medical, Dental, and Vision Plan Options

**Reminder:** Select your health plans according to your tax preference: before tax or after tax. The selected health plan and tax designation may only be changed during Open Enrollment each year. For more information on the before tax or after tax designation, visit the CU Before or After Tax webpage (www.cu.edu/docs/before-or-after-tax).

### **CU Medical Plan Options**

Choose your plan - must select one box

Exclusive\* – before tax

Exclusive\* – after tax

High Deductible- before tax

High Deductible - after tax

Kaiser\* – before tax

Kaiser\* - after tax

Pathway - before tax

Pathway - after tax

waive medical coverage

no change

Choose your coverage level - must select one box

employee only

employee + spouse\*\*

employee + child(ren)

family (employee+spouse\*\*+child(ren)

waive

no change

### CU Dental Plan Options

Choose your plan - must select one box

Essential – before tax

Essential – after tax

Choice - before tax

Choice - after tax

waive dental coverage

no change

Choose your coverage level - must select one box

employee only

employee + spouse\*\*

employee + child(ren)

family (employee+spouse\*\*+child(ren)

waive

no change

#### CU Vision Plan Options

Choose your plan - must select one box

Vision – before tax

Vision - after tax

waive vision coverage

no change

Choose your coverage level - must select one box

employee only

employee + spouse\*\*

employee + child(ren)

family (employee+spouse\*\*+child(ren)

waive

no change

<sup>\*</sup> The medical CU Health Plan - Exclusive and the CU Health Plan - Kaiser are only available to Colorado residents.

<sup>\*\*</sup>spouse includes common-law spouse, domestic partner, and civil union partner



Name:	ID#

# Section 1 (cont.): Medical, Dental and Vision Plan Participants

Complete all information. If not applicable, write N/A.

**Enrolling dependents** in medical, dental, vision, who have not previously completed dependent eligibility verification requires the completion of the <u>DEV form</u> in the employee portal in addition to this form. For more information on DEV, or for alternate submission instructions, visit the <u>CU DEV website</u> (www.cu.edu/node/116040).

Employee			
Employee Name (Leet)	(Firet)	(Middle leitiel)	Date of Birth
Employee Name (Last)	(First)	(Middle Initial)	Date of Birth
Spouse, Common Law, Domestic	or Civil Union Partn	er	
Spouse/Partner Name (Last)	(First)	(Middle Initial)	Date of Birth
Social Security Number - required	Employee ID of CU Spo	ouse/Partner (if applicable)	
Relationship to Employee: spouse	common law spouse	domestic partner civil union	n partner
Action add remove no change	Gender (please check male female U/X (unspecified or an	one – required for insurance er	nrollment)

Is your domestic/civil union partner your qualified tax dependent for health coverage?

Yes, complete the Tax Certification of Dependency Form (www.cu.edu/node/164116) with your enrollment.

No, you will be subject to imputed income (taxable income). For more information, go to the <u>CU Imputed Income</u> website (www.cu.edu/node/56944).



Boulder   Calorado Springs   Denver   Anachutz Medical Campus  EMPLOYEE SERVICES	Name:	ID#
Section 1 (cont.): Medica	al, Dental, and Vision Plan P	articipants
Child 1		
Child's Name (Last)	(First)	(Middle Initial)
Date of Birth	Social Securit	y Number
Relationship to Employee:	biological/adopted stepchild	child for whom you have legal responsibility relationship:
Action add remove no change  Is your child, from a domestic	male female U/X (unspecified or a	ck one – required for insurance enrollment)  nother gender identity)  tax dependent for health coverage?
Yes, complete the Ta	ax Certification of Dependency Fo	rm (www.cu.edu/node/164116) with your enrollment.
No, you will be subje website (www.cu.edu	·	ome). For more information, go to the <u>CU Imputed Income</u>
Child 2		
Child's Name (Last)	(First)	(Middle Initial)
Date of Birth	Social Securit	y Number

Relationship to Employee: biological/adopted stepchild child for whom you have legal responsibility

relationship:

**Action Gender** (please check one – required for insurance enrollment)

add male remove female

no change U/X (unspecified or another gender identity)

Is your child, from a domestic/civil union partner, your qualified tax dependent for health coverage?

Yes, complete the Tax Certification of Dependency Form (www.cu.edu/node/164116) with your enrollment.

No, you will be subject to imputed income (taxable income). For more information, go to the <u>CU Imputed Income</u> <u>website</u> (www.cu.edu/node/56944).



University of Colorado Boulder   Colorado Springs   Deriver   Arschutz Medical Campus  EMPLOYEE SERVICES	1	Name:	ID#
Section 1 (cont.): Medica	l, Dental, and Visior	า Plan Pa	articipants
Child 3			
Child's Name (Last)	(Firs	t)	(Middle Initial)
Date of Birth	Socia	al Security	Number
Relationship to Employee:	biological/adopted	stepchild	child for whom you have legal responsibility relationship:
Action add remove no change	male female U/X (unspe	cified or an	one – required for insurance enrollment) other gender identity)
•		•	ax dependent for health coverage?  n (www.cu.edu/node/164116) with your enrollment.
No, you will be subject website (www.cu.edu/	•	kable incor	me). For more information, go to the CU Imputed Income
Child 4		ļ.	
Child's Name (Last)	(Firs	t)	(Middle Initial)
Date of Birth	Socia	al Security	Number
Relationship to Employee:	biological/adopted s	stepchild	child for whom you have legal responsibility relationship:
<b>Action</b> add remove	<b>Gender</b> (ple male female	ease check	cone – required for insurance enrollment)

no change U/X (unspecified or another gender identity)

Is your child, from a domestic/civil union partner, your qualified tax dependent for health coverage?

Yes, complete the <u>Tax Certification of Dependency Form</u> (www.cu.edu/node/164116) with your enrollment.

No, you will be subject to imputed income (taxable income). For more information, go to the <a href="CU Imputed Income">CU Imputed Income</a> website (www.cu.edu/node/56944).

Additional Children? If you need to add more children, please make copies of this page.



Name: ID#	Name:		ID#
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### Section 2: Pretax Savings

Flexible Spending Accounts (FSA) - Reelection of an FSA option is required during Open Enrollment for the new plan year. You must make a new FSA election for each Plan Year. You do not need to be enrolled in a medical plan to elect the HCFSA. Flexible Spending Account elections are irrevocable for the Plan Year. FSA elections can only be made as a new hire/newly eligible, during Open Enrollment or due to a Qualifying Life Change. For more information visit:

- Heath Care Flexible Spending Account (www.cu.edu/node/153399).
- Dependent Care Flexible Spending Account (ww.cu.edu/node/153400).

Health (	Care Flexible Spending Account (HCFSA)
You may	not exceed \$3,300 in a calendar plan year. Must select one box.
	I elect \$ to enroll for plan year (July 1 - June 30). I understand my election will be divided by the remaining months in the plan year. The plan election minimum is \$120/year, and the maximum is \$3,300 per employee in a calendar and/or plan year.
	I waive enrollment.
	No change in enrollment.
Denenc	dent Care Flevible Spending Account (DCFSA)

#### spendent Gare Flexible Spending Account (Dr

You may not exceed \$5,000 per household in a calendar year. Must select one box
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to enroll for plan year (July 1 - June 30). I understand my election will be divided by the remaining months in the plan year. The plan election minimum is \$120/year, and the maximum is \$5,000 per household in a calendar and/or plan year. \*

I waive enrollment.

No change in enrollment.

#### Health Savings Account (HSA)

HSA contributions can be updated at any time during the Plan Year. For more information see the Health Savings Account Fact Sheet (PDF) (www.cu.edu/node/153374).

- You must be enrolled in the CU Health Plan-High Deductible to enroll in the HSA.
- Your contributions may not exceed \$4,300 for single coverage or \$8,550 for family coverage in the calendar year (January-December 2025).
- If you are age 55 or older, you can make an additional contribution of \$1,000.
- If you are a current CU Health Plan-High Deductible plan participant and want to enroll in the HSA or are a current HSA participant and want to update your HSA, please call Employee Services at 303-860-4200, option 3 or complete the HSA Authorization Form (www.cu.edu/node/115949).
- If you are enrolling in the CU Health Plan-High Deductible for the first time and want to enroll in the Health Savings Account, please continue and complete Attachment A.Attachment A is not required if you are already enrolled.
- If you are enrolled in ANY PART of Medicare and you continue to contribute to your HSA, you will be subject to tax penalties. Please see our Active Employment and Medicare Eligibility guide (www.cu.edu/node/298582).
  - Employee Services Benefits and Wellness | CS PY BCF 2025-2026 Revised: February 27, 2025 | benefits@cu.edu

<sup>\*</sup>If you have already contributed \$5,000 in the current calendar year, your new deductions will not begin until the next calendar year.



Name:	ID#	

## Section 3: Basic Term Life with AD&D, Optional Life and Voluntary AD&D

#### Beneficiary Information

- If you do **not** designate a beneficiary for your life insurance plans, benefits will be paid according to the provisions of the group policy.
- Beneficiary designations on your most current form revoke all prior designations.
- The employee is automatically the sole beneficiary for all dependent life insurance plans.
- Primary beneficiary receives the benefit in the event of your death.
- Contingent beneficiary receives the benefit only if your primary beneficiary(ies) are deceased.
- If you name more than one primary or contingent beneficiary, indicate the percentage assigned to each and make sure the total in each category equals 100 percent. Use whole numbers only, no decimals.
   To learn more about beneficiary designation, visit the <u>CU How to Manage Life Insurance Beneficiaries website</u> (www.cu.edu/employee-services/how-manage-life-insurance-beneficiaries).

#### Life Insurance Resources

- The **Medical History Statement** can be found in the <u>CU Document Library online</u> (www.cu.edu/node/115428).
- Dependent eligibility verification documents are required unless your dependent has previously completed
  dependent eligibility verification. Information can be found on the <u>CU DEV website</u> (www.cu.edu/node/116040).
  DEV documentation is not required for individuals listed as only a beneficiary on a profile.

#### Basic Term Life with AD&D

Enrollment for the \$50,000 policy is automatic and premiums are paid by CU.

Change or designate your primary and contingent beneficiaries:

primary	contingent						
	_	Name (Last)	(First)	(MI)	Relationship	Date of Birth	%
primary	contingent						
		Name (Last)	(First)	(MI)	Relationship	Date of Birth	%
primary	contingent						
, ,	3	Name (Last)	(First)	(MI)	Relationship	Date of Birth	%
		(====-/	(* = -)	()			
primary	contingent						
J		Name (Last)	(First)	(MI)	Relationship	Date of Birth	%
		rtaino (Edot)	(1.11.51)	(1411)	rtolationionip	Date of Diffi	,0



Name:	ID#

# Section 3 (cont.): Basic Term Life with AD&D, Optional Life and Voluntary AD&D

New hires/newly eligible employees may elect up to 3x your annual salary as a Guaranteed Issue (GI) and for employees who are currently enrolled, an increase of up to \$10,000 with a QLE can be elected; not to exceed the GI amount. Please refer to the corresponding Optional Life Insurance website (www.cu.edu/node/153427) or call the benefits office at 303-860-4200, option 3 to determine election amounts.

#### Optional Term Life with AD&D – Employee Enrollment

Must select one box.

I elect to enroll in Optional Term Life/AD&D in the amount of \$\_\_\_\_\_ (\$1,000 increments).

Standard Rate (tobacco use in the last 12 months)

Discount Rate (no tobacco use in the last 12 months)

No change in current coverage level.

I waive enrollment.

Change or designate your primary and contingent beneficiaries:

primary	contingent						
	· ·	Name (Last)	(First)	(MI)	Relationship	Date of Birth	%
primary	contingent						
	· ·	Name (Last)	(First)	(MI)	Relationship	Date of Birth	%
primary	contingent						
	-	Name (Last)	(First)	(MI)	Relationship	Date of Birth	%
primary	contingent						
-		Name (Last)	(First)	(MI)	Relationship	Date of Birth	%

# Optional Term Life with AD&D – Dependent Enrollment

Spouse/Partner - Must select one box.

I elect to enroll my Spouse/Partner in Optional Term Life/AD&D in the amount of \$\_\_\_\_\_ (\$1,000 increments).

Standard Rate (tobacco use in the last 12 months)

Discount Rate (no tobacco use in the last 12 months)

No change in current coverage level.

I waive enrollment.

**Children** – You can elect flat amounts of \$5,000 or \$10,000. No Medical History Statement needed. Employee's Optional Life enrollment amount must be equal to or greater than the flat amount elected for the child benefit to elect this benefit.

Must select one box.

I elect to enroll my child(ren) for \$5,000 per child.

I elect to enroll my child(ren) for \$10,000 per child.

No change in current coverage level.

I waive enrollment.



Name:	ID#

## Section 3 (cont.): Basic Term Life with AD&D, Optional Life and Voluntary AD&D

#### Voluntary Accidental Death and Dismemberment – Employee Enrollment

You can elect in \$10,000 increments up to 10x your annual salary or \$250,000, whichever is less. Enrollment available as a new hire/newly eligible and certain Qualifying Life Changes. No medical history necessary.

Must select one box.

I elect to enroll in Voluntary AD&D in the amount of \$\_\_\_\_\_ (\$10,000 increments).

No change in current coverage level.

I waive enrollment.

Change or designate your primary and contingent beneficiaries:

primary	contingent						
	· ·	Name (Last)	(First)	(MI)	Relationship	Date of Birth	%
primary	contingent						
		Name (Last)	(First)	(MI)	Relationship	Date of Birth	%
primary	contingent						
	-	Name (Last)	(First)	(MI)	Relationship	Date of Birth	%
primary	contingent						
-	_	Name (Last)	(First)	(MI)	Relationship	Date of Birth	%

### Voluntary Accidental Death and Dismemberment – Dependent Enrollment

You can elect in \$10,000 increments up to \$250,000. Coverage cannot exceed employee's Voluntary AD&D coverage amount. Spouse/Partner cannot enroll unless the employee is enrolled. Enrollment available as a new hire/newly eligible and certain Qualifying Life Changes. No medical history necessary.

#### Spouse/Partner

Must select one box.

I elect to enroll my spouse/partner in Voluntary AD&D in the amount of \$ (\$10,000 increments).

No change in current coverage level.

I waive enrollment.

Child(ren) - cannot enroll unless the employee is enrolled.

Must select one box.

I elect to enroll my child in Voluntary AD&D in the flat amount of \$5,000.

No change in current coverage level.

I waive enrollment.



Name:	ID#

### Section 4: Disability and Retirement

### Section 4: Short and Long Term Disability

Short Term Disability - Classified employees are automatically enrolled in Short Term Disability. CU pays the premium.

**Long Term Disability** – You can apply at any time. To apply for coverage, you must <u>complete the Medical History Statement</u> (ww.cu.edu/node/115428) and sent it to The Standard Insurance Company for approval. You must work a minimum of 30 hours/week.

Must select one box.

I waive enrollment.

No change.

Visit the CU Disability website (www.cu.edu/node/153406) to learn more about CU Disability.

You must contact Employee Services if you become vested with PERA. Upon notification, you will be enrolled in the vested rate on the next available pay period.

#### Section 5: Retirement Plans

Visit the <u>CU Mandatory Retirement Plans website</u> (www.cu.edu/node/153123) for information on eligibility and placement.

Visit the <u>CU Voluntary Retirement Plans website</u> (www.cu.edu/node/153431) for information on how to enroll in the plans.



University of Color Bodder   Coirado Springs   Deriver   Arachutz Med		ID#
General Fraud Stat	tement	
facts or information on the purpose of defraud such person will be sub	ee's dependent(s), or other individual(s) who know any Benefits Enrollment/Change Form, benefits en ing or attempting to defraud the university's benefits oject to civil and/or criminal penalties, fines, denial covided in regulations, statutes, and applicable writte	rollment website, affidavit, or other document for s plans hereto commits a fraudulent act. Any of enrollment in any or all the university's
Authorization and S	Signature – Read, Sign and Send in	
	ting, signing and returning this form, I agree to abid versity of Colorado benefits as outlined on the Empl	• •
is true and accurate. I uenrollment of an ineligil	attest that I have reviewed the dependent eligibility understand that if I have knowingly provided false oble dependent in a benefits plan, I may be subject the funds expended due to fraud or fiscal misconductions.	r misleading information related to the o discipline, and the university may be required
•	n given the opportunity to enroll for group benefits i I understand that I cannot change certain elections Change.	•
	peal procedure(s) established by the carrier(s)/adm ditions set forth by the carrier, this agreement may r	• • • • • • • • • • • • • • • • • • • •
federal or state law, or carriers, providers, and	riers may release certain information about me and pursuant to legal process, and may release and ob public agencies for the purpose of providing health related administrative operations.	tain medical information to or from other
I hereby authorize the U	University of Colorado to deduct the necessary pre	miums, if any, from my paycheck or bill me

directly.

Signature:	Date:	

# **Action Required**

If you are enrolling in the CU Health Plan High Deductible for the first time and want to enroll in the Health Savings Account, please continue and complete Attachment A.

OR

If you are ready to complete your enrollment, go to page 13.



Boulder   Colorado Springs   Denver   Anachutz Medical Campus			
EMPLOYEE SERVICES	Name:	ID#	£

#### Attachment A: Health Savings Account (HSA) Authorization

Only complete if enrolling in the CU Health Plan-High Deductible for the first time.

If you are a current CU Health Plan-High Deductible plan participant and want to enroll in the HSA or are a current HSA participant and want to update your HSA, please call Employee Services at 303-860-4200, option 3 or complete the <u>HSA Authorization Form</u> (www.cu.edu/node/115949).

- You must be enrolled in the CU Health Plan-High Deductible as a primary member to enroll in the HSA.
- Visit the <u>CU HSA website</u> (www.cu.edu/node/153425) for current calendar year (Jan.- Dec. 2025) contribution limits.
- Once your account is opened, you will receive a welcome packet from Optum Bank in the mail with information about using your HSA, creating an online account and the agreements governing your account.
- Send this form to Employee Services (ES) by the 10th of the month in which the change is to be effective to ensure that your election is entered for that monthly pay cycle.

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Emr		\ Infa	rmation
	ハロッピ	; IIIIOI	IIIauoii

Employee ID#:	First Name:	Last Name:	
Middle Initial:	Phone Number:	Email:	
Enrollment Type –	New Enrollment		
<b>Deduction -</b> For cur	rent calendar year limits, refer to our <u>HSA webpa</u>	age (www.cu.edu/node/153425).	
I elect to enroll in an annual pledge of \$			
	I that my annual pledge amount entered above in current calendar year plus any pending deduction	•	

#### Acknowledgment - I understand and agree to the following:

- 1. I would like to open an Optum Bank HSA, and I am eligible to contribute to an HSA.
- 2. I authorize the University of Colorado to act as my agent to open an Optum Bank HSA for me and to send my name, residential address, date of birth, Social Security Number/Individual Taxpayer Identification Number, phone number, email address, country of citizenship and residency status to Optum Bank. As an agent on my behalf, the University of Colorado will receive a notice from Optum Bank, which explains that Optum Bank will obtain, verify and record information to identify me before it opens my HSA. Optum Bank does this to help the United States government fight money laundering activities and terrorism funding.
- 3. I agree that the University of Colorado will be my agent until the first of three events occurs:
  - I receive my HSA welcome packet from Optum Bank. I give the University of Colorado my written notice that I do not want the University of Colorado to act as my agent, and the University of Colorado has enough time to act on my notice. I receive a notice from Optum Bank that my application for an HSA has been declined.
- 4. I also authorize Optum Bank to make any inquiries it considers appropriate to determine if it should open and maintain my HSA. This may include obtaining information from a credit reporting agency for identity verification and fraud protection.

Once your account is opened, you'll receive a welcome packet in the mail with information about using your HSA, creating an online account and the agreements governing your account. If you no longer want an HSA, you'll have seven business days after receiving your welcome packet to cancel the account. If you have other questions or would like to review the agreements, visit https://www.optumbank.com/ or call 1-844-326-7967.

#### **Authorization and Signature**

By my signature below, I agree that for amounts paid after the date this agreement is effective, my salary will be reduced by the dollar amount elected herein. I am eligible to enroll in an HSA, and I have reviewed, understand and agree to the provisions listed under the Acknowledgement section of this agreement.

•	·	· ·	
Employee Signature:			Date:



Name:	ID#

## Complete Your Enrollment: How to Upload This Form

Upload your Benefits Enrollment/Change Form electronically for a fast and secure method to complete your enrollment:

- 1. Complete and sign (page 11).
- 2. **Save** this form to your device.
- 3. <u>Upload</u> your saved form and supporting documents if applicable. You will be prompted to sign into your employee portal if you are not already signed in.

If you do not have access to the employee portal, securely upload your form.

### Dependent eligibility verification (DEV)

If you are enrolling a **new** dependent that has not previously completed dependent eligibility verification with Employee Services, you may upload your supporting documents with this Benefits Enrollment/Change Form or you will need to complete the <u>DEV form</u> in your employee portal within 31 days of your hire date or Qualifying Life Change.

However, If you are waiting for documentation for a newborn (i.e. birth certificate/SSN), please submit this enrollment form within the 31-day deadline and submit the DEV documentation as soon as it arrives via the <u>DEV form</u> in your employee portal.

### Alternate Ways to Complete Enrollment

In the event you are unable to complete your enrollment electronically, you may do so in the ways described below. Note that these methods do take longer to process.

### Make a copy and mail the original to:

Employee Services University of Colorado 1800 Grant Street, Suite 400 Denver, CO 80203

#### By fax

Fax to 303-860-4299 (retain a copy of the fax transmission)

#### By email

Documents with personal information should never be emailed for security reasons.

#### Alternate DEV submission

If you are unable to access your portal and need to submit DEV documentation, go to the <u>DEV website</u> (www.cu.edu/node/116040). This is only recommended in the rare case you do not have access to your employee portal. DEV submitted this way will take longer to process.