

CU Health Plan Comparison for July 1, 2025

This is not a complete description of CU's health plans, but to highlight some of the most notable features. Please see CU's [Open Enrollment website](#) for more information.

	Exclusive	HDHP	Pathway	Kaiser
Network	Exclusive Network: Centered around UCHealth facilities, CU Medicine providers, and CHCO	Anthem National open PPO Network: Inclusive of most Colorado provider facilities (including Exclusive and Pathway networks)	Pathway Network: Narrow Colorado provider network featuring Boulder Community Health, HCA/HealthOne, UCHealth Hospitals, and Rocky Mountain Children's	Kaiser HMO Network
Children's Hospital	CHCO	CHCO+RMC	RMC	Kaiser network contracted pediatric hospitals
Plan Design	Copay	Coinsurance	Copay and Coinsurance	Copay
Location	Colorado only	National	Pathway Network is Colorado only. Plan includes the Anthem national PPO network for members using services outside of Colorado.	Colorado only
Plan Design for 7.1.25	Exclusive	HDHP	Pathway	Kaiser
Annual premium (all tiers not included)	\$966 employee only \$3,468 family	\$0 employee only \$468 family	\$2,130 employee only \$7,176 family	\$3,624 employee only \$11,118 family
Deductible	\$350 single \$750 family	\$1,650 single \$3,300 family	\$500 single \$1,000 family	\$0
Annual max out-of-pocket employee liability (includes deductible, not premiums)	\$9,200 single \$18,400 family	\$3,300 single \$6,600 family	\$9,200 single \$18,400 family	\$9,200 single \$18,400 family
Primary care visit member cost share	\$30	15% coinsurance	\$30	\$30
Specialist visit member cost share	\$40	15% coinsurance	\$40	\$40
O.P. surgery member cost share	\$100	15% coinsurance	10% coinsurance	\$250
INP Hospital cost share	\$200	15% coinsurance	10% coinsurance	\$250/day to \$1,000

Employee Services

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