

CU Health Plan Comparison for July 1, 2026

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.

	HDHP Plan Type: PPO	Pathway Plan Type: EPO	Exclusive Plan Type: HMO	Kaiser Plan Type: EPO
Network	Anthem's National PPO Network: Inclusive of most Colorado provider facilities	Anthem's Pathway Network for Colorado: Boulder Community Health, HCA/HealthOne, UHealth Hospitals, Children's Hospital Colorado and Rocky Mountain Children's Anthem's PPO network for members outside of Colorado.	Centered around UHealth facilities, CU Medicine providers, and CHCO	Kaiser Colorado Network of facilities
Children's Hospital	CHCO+RMC	CHCO+RMC	CHCO	Kaiser network contracted pediatric hospitals
Plan Design	Coinsurance	Copay and Coinsurance	Copay	Copay
Location	National	Colorado and national	Colorado only	Colorado only
Plan Design for 7.1.26	HDHP	Pathway	Exclusive	Kaiser
Annual premium (all tiers not included)	\$0 employee only \$468 family	\$1,008 employee only \$4,152 family	\$1,608 employee only \$5,262 family	\$3,738 employee only \$11,694 family
Deductible	\$1,700 single \$3,400 family	\$500 single \$1,000 family	\$500 single \$1,000 family	\$0
Annual max out-of-pocket employee liability (includes deductible, not premiums)	\$3,400 single \$6,800 family	\$10,600 single \$21,200 family	\$10,600 single \$21,200 family	\$10,600 single \$21,200 family
Primary care visit member cost share	15% coinsurance after deductible	\$30	\$30	\$30
Specialist visit member cost share	15% coinsurance after deductible	\$40	\$40	\$40
O.P. surgery member cost share	15% coinsurance after deductible	10% coinsurance after deductible	\$100 after deductible	\$250
INP Hospital cost share	15% coinsurance after deductible	10% coinsurance after deductible	\$200 after deductible	\$250/day to \$1,000

Employee Services

1800 Grant St. • Suite 400 • Denver, Colorado 80203
303-860-4200, option 3 • 855-216-7740 (toll-free), option 3 • benefits@cu.edu