

## 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.

	<b>HDHP Plan Type: PPO</b>	<b>Pathway Plan Type: EPO</b>	<b>Exclusive Plan Type: HMO</b>	<b>Kaiser Plan Type: EPO</b>
Network	Anthem's National PPO Network: Inclusive of most Colorado provider facilities	Anthem's Pathway Network for Colorado: Boulder Community Health, HCA/HealthOne, UCHealth Hospitals, Children's Hospital Colorado and Rocky Mountain Children's  Anthem's PPO network for members outside of Colorado.	Centered around UCHealth 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
<b>Plan Design for 7.1.26</b>	<b>HDHP</b>	<b>Pathway</b>	<b>Exclusive</b>	<b>Kaiser</b>
<b>Annual</b> premium (all tiers not included)	\$300 SS only \$588 SS+Child(ren)	\$1,308 SS only \$2,904 SS+Child(ren)	\$1,908 SS only \$3,576 SS+Child(ren)	\$4,038 SS only \$7,236 SS+Child(ren)
Deductible	\$1,700 single \$3,400 family	\$500 single \$1,000 family	\$500 single \$1,000 family	\$0
<b>Annual</b> 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](mailto:benefits@cu.edu)