

Comprehensive Benefit Guide

GME Medical Residents

2026-2027

This guide is for Graduate Medical Education (GME) Medical Residents* for the plan year July 1, 2026, to June 30, 2027. Benefit plan options offered through Employee Services are detailed in this booklet. Plans are subject to change each plan year.

*In this document “Resident” refers to Interns, Residents and subspecialty Fellows (job codes 3101-3109).

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Payroll

CU Employee Services administers payroll for the GME Medical Residents. You will find all your payroll activities and paystubs in the [employee portal](#) in the My Info and Pay section in the Paychecks tile. You can personalize your homepage with the tiles you use the most. Learn how to complete your payroll activities and how to understand your pay stub on the [Payroll Self-Service webpage](#) on the Employee Services website. If you need assistance or guidance regarding your paycheck, please contact the HCM / Payroll Support team by calling 303-860-4200, option 2 during regular business hours, or send an email to payroll at HCM_Community@cu.edu.

International Employees

All new international CU employees are required to provide the university with details related to their tax status, to complete tax and tax treaty forms as appropriate and to understand their personal tax filing responsibilities. For more information, visit the [International Tax website](#) complete the [International Tax New Hire Orientation](#), and download the [International Tax New Hire Guide](#).

FAMLI

CU FAMLI provides all eligible employees with a portion of their weekly salary for up to 12 weeks of leave to care for themselves or a family member, with an additional four weeks of leave for complications during pregnancy or childbirth.

Neonatal Care (NICU) Leave allows parents to take up to 12 additional weeks of paid FAMLI leave while their newborns are receiving care in the Neonatal Intensive Care Unit. This leave is offered in addition to the existing 12 weeks for pregnancy/maternity and bonding and will run concurrently with FMLA.

CU Graduate Medical Education (GME) residents/fellows are considered employees and are subject to the premium and CU FAMLI leave benefits. For more information, visit the [FAMLI and Leave website](#).

Benefit Eligibility

CU Employee Services offers eligible GME Medical Residents medical, dental and vision plans, as well as voluntary retirement plans, a Health Savings Account and Flexible Spending Accounts (FSA) for health and dependent care. In addition to this guide, resources for all your plan needs are located on the [Employee Services website](#). The information in this booklet is housed there, in addition to all you will need to enroll and use these benefits. If you need additional help or guidance, you can speak to a benefits professional by calling 303-860-4200, option 3, during regular business hours, or by emailing benefits@cu.edu.

Life insurance and long term disability benefits are provided to CU GME Medical Residents through the University of Colorado Graduate Medical Education (CUGME). For more information, please contact the Office of Medical Education at OME-HR@cuanschutz.edu or view the [CU GME Benefits webpage](#).

Eligibility: As a GME Medical Resident, the university will review your job classification and appointment to determine your eligibility. You must be in a regular, benefits eligible position of 50% or greater appointment to be eligible for employee benefits. Your eligibility will also be described in your Training Agreement.

Dependent eligibility: As an eligible GME Medical Resident, you can add the following dependents to your plans:

- spouse, common-law spouse, civil union partner, domestic partner*
- dependent children up to age 27
- qualifying disabled children over age 27

When you add dependents to CU's plans, you will be asked to provide dependent eligibility verification (DEV) documentation as part of the enrollment process. A dependent only needs to be verified once unless additional documentation is requested by Employee Services. For more information on DEV, visit the [CU DEV website](#).

Your DEV documentation must be submitted to Employee Services within 31 days of your enrollment.

If you have dependents who do not qualify as federal tax dependents, such as a domestic or civil partner, you may still be able to enroll them in our plans however, you may incur imputed income, as per IRS rules.

Dual coverage: When two members of a household are employed with the university and/or university affiliates, you and your dependents cannot be covered as both an employee and a dependent for any CU medical, dental or vision plan.

***Imputed income:** The IRS uses the term imputed income to describe the value of any benefit or service that is considered income when calculating your federal taxes. Know your taxation. Some benefits for civil union spouses, domestic partners and their children may be subject to taxation. Visit the [CU imputed income website](#) for more information.

Enrollment

Plan year: The benefit plan year runs from July 1 through June 30. As a new hire or newly eligible employee, your elections will run from your effective date until June 30.

Open Enrollment: Open Enrollment occurs in the spring of each year for an effective date of July 1.

You will enroll in your benefits in the secure environment of your [employee portal](#) (<https://my.cu.edu/>). To learn how to enroll, visit the [CU How to Enroll website](#) (www.cu.edu/employee-services/benefits-wellness/new-employee/how-enroll).

Effective date: Your official hire date determines when your coverage will begin. If your hire date is the first of the month, your coverage will begin immediately, otherwise it will be the first of the following month.

For example: If your hire date is May 1, your benefits will be effective May 1.
If your hire date is May 2 (or later), your benefits will be effective June 1.

Deadlines and defaults: You have 31 days from your official hire date to enroll or waive coverage. If you fail to enroll or waive your coverage within the deadline, you (employee only) will be enrolled automatically in the following default plans:

- Medical default: CU Health Plan – High Deductible \$0/month
- Dental default: CU Health Plan – Essential Dental \$0/month

Once you enroll, or are defaulted, your elections will remain for the plan year. You may not make any changes to your elections until next Open Enrollment unless you experience a Qualifying Life Change. Review the details on the [Qualifying Life Change website](#) (www.cu.edu/employee-services/benefits-wellness/current-employee/life-changes).

Payroll deductions: Insurance premiums are deducted from the same month that they occur.

For example: The deductions from your paycheck in July covers your July premiums.

As a new hire, your first deduction depends on the time of month you enroll. Enrollments received after payroll begins to process (around the 17th of the month) may not be reflected in that month's paycheck, resulting in a double deduction the following month.

Resources

[Employee Services website](#) (www.cu.edu/employee-services/benefits-wellness/gme-medical-interns-residents-and-subspecialty-fellows)

[Qualifying Life Change website](#) (www.cu.edu/employee-services/benefits-wellness/current-employee/life-changes)

[How to enroll in benefits](#) (www.cu.edu/employee-services/benefits-wellness/new-employee/how-enroll)

[Benefits Eligibility Matrix](#) (www.cu.edu/docs/benefit-eligibility-matrix)

[Dependent Eligibility Verification website](#) (www.cu.edu/docs/dependent-eligibility-verification)

[Imputed Income website](#) (www.cu.edu/employee-services/imputed-income)

[GME Medical Resident Benefit Rates](#) (www.cu.edu/docs/gme-rate-sheet)

CU Health Plans – Medical

CU is dedicated to providing quality, affordable healthcare to its employees and their dependents. GME contributes 80-100% to employee monthly premiums. As a GME Medical Resident, you have access to quality, personalized medical care with CU's four medical plans. This section provides an overview of the most common considerations for choosing a plan and highlights the medical plan options for you and your dependents.

Common plan features

All four CU medical plans have built in plan features. Regardless of your plan, you will enjoy these benefits:

- yearly, no-cost preventative care for each plan participant
- emergency / urgent care worldwide
- affordable prescription drug prices

CU Health Plans – wellness programs

If enrolled in a CU medical plan, you will have access to wellness programs. Please visit the [CU Wellness Programs website](#) to learn the details.

- gym discounts
- weight loss programs
- nutritional and meal planning apps
- Colorado Move
- and more...

How to choose a medical plan – three common considerations

When choosing a medical plan, there are three common considerations:

- **Network:** The plan network determines where you will go to access care when you need it. You will want to understand the differences between the four plan networks before making your decision.
- **Cost of care:** When you need care, what will it cost? How much will it cost to use the plan?
- **Cost of plan:** How much does it cost to have the plan? GME covers a generous portion of your monthly premiums; however, you will also contribute to the plan's cost. Understanding plan premiums will help you determine the cost of having the plan. View the [current plan year premiums](#) for more information.

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Common plan features

All four CU medical plans have built in plan features. Regardless of your plan, you will enjoy these benefits:

- yearly, no-cost preventive care for each plan participant
- no-cost flu shot
- emergency / urgent care worldwide
- affordable prescription drug prices

CU Health Plans – wellness programs

If enrolled in a CU medical plan, you will have access to wellness programs. Please visit the [CU Wellness Programs website](http://www.becolorado.org/program/) (www.becolorado.org/program/) to learn the details.

- gym discounts
- weight loss programs
- nutritional and meal planning apps
- Colorado Move
- and more...

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Option 1: CU Health Plan – High Deductible/HSA compatible (default plan)

This PPO (Preferred Provider Organization) plan offers you the widest access to care with Anthem's Nationwide Provider Network as well as out-of-network coverage for covered services. You will pay less if you use an in-network provider. A primary care physician is not required, and members can refer themselves to doctors of their choice including specialists.

With the High Deductible plan, your preventive care is at no cost to you. You will pay for additional care and prescriptions until you satisfy the deductible and then will be responsible for paying the coinsurance until you reach your out-of-pocket maximum. Once this amount is reached, all covered services and prescriptions will be covered at 100%. This is an Anthem administered plan. Visit the [Anthem website](http://www.anthem.com/mcr/cuhealthplan/) (www.anthem.com/mcr/cuhealthplan/) to learn more and find a doctor on the [find a doctor website](http://www.anthem.com/mcr/cuhealthplan/find-care) (www.anthem.com/mcr/cuhealthplan/find-care).

Savings advantage: With low monthly premiums, the High Deductible plan gives you the opportunity to put money aside each month in the tax advantaged Health Savings Account (HSA). You can use your HSA to pay your deductibles both now and in the future.

- [CU Health Plan High Deductible – Plan Summary](http://www.cu.edu/docs/cu-health-plan-high-deductible-benefits-summary) (www.cu.edu/docs/cu-health-plan-high-deductible-benefits-summary)
- [CU Health Plan High Deductible – Plan Booklet](http://www.cu.edu/docs/cu-health-plan-high-deductible-benefits-booklet) (www.cu.edu/docs/cu-health-plan-high-deductible-benefits-booklet)

CU Health Plan High Deductible – Anthem Plan (PPO) Cost Summary:

Plan Feature	In-Network	Out-Of-Network
Preventive care	no cost preventive care Preventive Care Guidelines (www.anthem.com/preventive-care/)	35% coinsurance after deductible
Deductible	\$1,700 single coverage \$3,400 family coverage (2+members) Any member may contribute to overall deductible.	\$3,400 single coverage \$6,800 family coverage (2+ members) Any member may contribute to overall deductible.
Out-of-pocket limit (per plan year)	\$3,400 single coverage \$6,800 family coverage (2+ members)	\$6,800 single coverage \$13,600 family coverage (2+ members)
Preventive care visit	\$0 coinsurance and no deductible	\$0 coinsurance and no deductible
Office visit	15% coinsurance after deductible	35% coinsurance after deductible
Emergency care	15% coinsurance after deductible	35% coinsurance after deductible

Prescription coinsurance: CVS Caremark is the claims manager for all CU Health Plans administered by Anthem. Please refer to the [CVS Caremark website](http://www.cu.edu/employee-services/high-deductible) or plan documents on the [CU High Deductible website](http://www.cu.edu/employee-services/high-deductible) (www.cu.edu/employee-services/high-deductible) for detailed information.

Maintenance medications: Per fill, a maximum of up to 30 days of maintenance medication may be purchased at a retail pharmacy. After 3 fills, CVS retail pharmacies or CVS mail order pharmacy must be used for maintenance medications, for up to 90-day supply to be covered.

Specialty medications: Per fill, a maximum of up to 30 days of specialty medication may be purchased at a retail network pharmacy. After 3 fills, CVS specialty pharmacy must be used for specialty medication to be covered.

[GME Rate sheet webpage](#)

Option 2: CU Health Plan – Pathway

The Pathway plan is an EPO (Exclusive Provider Organization) plan. With this plan you will have access to high-quality health care in Colorado through Anthem’s established Pathway network. This network includes Rocky Mountain Children’s Hospital, Boulder Community Hospital, HCA Hospitals, UCHHealth Hospitals and Children’s Hospital Colorado. For out-of-state members, the network includes Anthem’s nationwide PPO provider network. Although it is recommended, you are not required to have a primary care physician, and you can refer yourself to doctors of your choice, including specialists, as long as you stay within the Pathway Network. This Pathway network does not offer out-of-network coverage, with the exception of emergency and some urgent care coverage. Visit the [Anthem website](http://www.anthem.com/mcr/cuhealthplan/) (www.anthem.com/mcr/cuhealthplan/) to learn more and find a doctor on the [find a doctor website](http://www.anthem.com/mcr/cuhealthplan/find-care) (www.anthem.com/mcr/cuhealthplan/find-care).

- [CU Health Plan – Pathway Plan Summary](http://www.cu.edu/docs/cu-health-plan-pathway-benefits-summary) (www.cu.edu/docs/cu-health-plan-pathway-benefits-summary)
- [CU Health Plan – Pathway Plan Booklet](http://www.cu.edu/docs/cu-health-plan-pathway-benefits-booklet) (www.cu.edu/docs/cu-health-plan-pathway-benefits-booklet)

CU Health Plan Pathway – Anthem Plan (EPO) Cost Summary:

Plan Feature	What Participant Will Pay
Preventive care	no cost preventive care Preventive Care Guidelines (www.anthem.com/preventive-care/)
Deductible	\$500 per individual (each member must meet their \$500) \$1,000 family max (2+ members) 10% coinsurance after deductible is met
Out-of-pocket limit (per plan year)	\$10,600 individual; \$21,200 family
Office visit	primary care physician - \$30 per visit specialist - \$40 per visit urgent care - \$30 per visit office visit copays do not apply toward the deductible
Emergency care	\$250 copay (waived if admitted)
Prescription drugs	CVS Caremark is the claims manager for all CU Health Plans administered by Anthem. Please refer to the CVS Caremark website or plan documents on the CU Pathway website (www.cu.edu/employee-services/benefits-wellness/current-employee/medical-plans/pathway) for detailed information.
Maintenance medications	Per fill, a maximum of up to 30 days of maintenance medication may be purchased at a retail pharmacy. After 3 fills, CVS retail pharmacies or CVS mail order pharmacy must be used for maintenance medications, for up to 90-day supply to be covered.
Eye exam	Pathway covers a routine eye exam with a \$20 copay in-network along with discounts for hardware and other services.

[GME Rate sheet webpage](#)

Option 3: CU Health Plan – Exclusive

Exclusive has a limited network plan with quality care throughout Colorado. Under this plan, a primary care physician is not required, and members can refer themselves to doctors of their choice including specialists within the HMO (Health Maintenance Organization) Network. There is no out-of-network coverage, except for urgent and/or all emergency care. This is an Anthem administered plan. Visit the [Anthem website](http://www.anthem.com/mcr/cuhealthplan/) (www.anthem.com/mcr/cuhealthplan/) to learn more and find a doctor on the [find a doctor website](http://www.anthem.com/mcr/cuhealthplan/find-care/) (www.anthem.com/mcr/cuhealthplan/find-care).

- [CU Health Plan Exclusive – Plan Summary](http://www.cu.edu/docs/cu-health-plan-exclusive-benefits-summary) (www.cu.edu/docs/cu-health-plan-exclusive-benefits-summary)
- [CU Health Plan Exclusive – Full Plan Booklet](http://www.cu.edu/docs/cu-health-plan-exclusive-benefits-booklet) (www.cu.edu/docs/cu-health-plan-exclusive-benefits-booklet)

CU Health Plan Exclusive– Anthem Plan (HMO) Cost Summary:

Plan Feature	What Participant Will Pay
Preventive care	no cost (see Preventive Care Guidelines at www.anthem.com/preventive-care/)
Deductible	\$500 per individual (each member must meet their \$500) \$1,000 family maximum
Out-of-pocket limit (per plan year)	\$10,600 individual; \$21,200 family
Office visit	primary care physician - \$30 per visit specialist - \$40 per visit urgent care - \$30 per visit office visit copays do not apply toward the deductible
Emergency care	\$250 copay (waived if admitted)
Prescription drugs	CVS Caremark is the claims manager for all CU Health Plans administered by Anthem. Please refer to the CVS Caremark website or plan documents on the CU Exclusive website (www.cu.edu/employee-services/benefits-wellness/current-employee/medical-plans/exclusive) for detailed information.
Maintenance medications	Per fill, a maximum of up to 30 days of maintenance medication may be purchased at a retail pharmacy. After 3 fills, CVS retail pharmacies or CVS mail order pharmacy must be used for maintenance medications, for up to 90-day supply to be covered.
Out-of-state dependent children	If you have dependent children living out-of-state and covered by the Exclusive plan, you may enroll them in CU Health Plan - Exclusive Guest Membership (www.cu.edu/docs/cu-health-plan-exclusive-guest-membership).
Eye exam	Exclusive covers a routine eye exam with a \$20 copay in-network along with discounts for hardware and other services.

[GME Rate sheet webpage](#)

Option 4: CU Health Plan – Kaiser

This plan is an EPO (Exclusive Provider Organization). With this plan, you can choose any PCP (primary care physician) within one statewide network. You will use a primary care physician to direct your care. In most cases, referrals are required. However, you may self-refer to certain medical visits, diagnostic testing and hospital/facilities services. Out-of-network care is not covered except for emergency. Although this plan does not have a deductible, many services will have a copay. Copays are detailed in the plan summary. This is a Kaiser administered plan.

Visit the [Kaiser website](https://my.kp.org/universityofcolorado/?kp_shortcut_referrer=kp.org%2Fcuhealthplan) (my.kp.org/universityofcolorado/?kp_shortcut_referrer=kp.org%2Fcuhealthplan) to learn more and find a doctor on the [find a doctor website](https://healthy.kaiserpermanente.org/colorado/doctors-locations#/search-form) (healthy.kaiserpermanente.org/colorado/doctors-locations#/search-form).

- [CU Health Plan Kaiser – Plan Summary](https://www.cu.edu/docs/cu-health-plan-kaiser-benefits-summary) (www.cu.edu/docs/cu-health-plan-kaiser-benefits-summary)
- [CU Health Plan Kaiser – Plan Booklet](https://www.cu.edu/docs/cu-health-plan-kaiser-benefits-booklet) (www.cu.edu/docs/cu-health-plan-kaiser-benefits-booklet)

CU Health Plan Kaiser– Kaiser Plan (EPO) Cost Summary:

Plan Feature	What Participant Will Pay
Preventive care	no cost preventive care Preventive Care Guidelines (healthy.kaiserpermanente.org/learn/preventive-services?kp_shortcut_referrer=kp.org/prevention)
Deductible	no deductible (\$0)
Out-of-pocket limit (per plan year)	\$10,600 individual; \$21,200 family
Office visit	primary care physician - \$30 per visit specialist - \$40 per visit urgent care - \$30 per visit
Emergency care	\$250 copay (waived if admitted)
Prescription drugs	Please refer to the Kaiser website or plan documents on the CU Kaiser website (www.cu.edu/employee-services/benefits-wellness/current-employee/medical-plans/kaiser) for detailed information on prescription drugs.
Specialty medication	Specialty medications include self-administered injectables up to a maximum of \$100 per Rx. 20% coinsurance up to a 30-day supply at Kaiser retail network pharmacy locations. 20% coinsurance up to a 30-day supply at the Kaiser mail order pharmacy.
Eye exam	Kaiser covers routine eye exams (eye refractions provided by Kaiser network optometrists (\$30 copay) or ophthalmologist (\$40 copay) to determine the need for vision correction.

[GME Rate sheet webpage](#)

CU Health Plan – Dental

CU's two Delta Dental plans offer extensive coverage with no-cost preventive care, affordable deductibles and coinsurance payments to keep you and your family smiling bright.

Delta Dental

1-800-610-0201

[Delta CU Microsite](#)

(www.deltadentalco.com/members/resources/CU-health.html)

Regardless of which plan you choose; you will have the following no-cost preventive care:

- four yearly cleanings
- two yearly oral exams/x-rays
- two fluoride treatments (for all ages)
- Delta Dental's Right Start for Kids (children 0-12) covers children's basic services 100%. Not subject to deductible or coinsurance maximum and frequency limitations apply.

Option 1: CU Health Plan – Essential Dental (default plan)

This Delta Dental Plan grants access to providers only within the Delta nationwide Preferred Provider Option (PPO) Network. You are required to use a Delta PPO Provider, or there is no coverage. Once you meet the \$25 per person plan deductible, you will be responsible for a percentage of your covered care costs, known as coinsurance. This plan offers additional orthodontic coverage for children, age 19 and under.

- [CU Health Plan Essential - Plan Summary](#) (www.cu.edu/docs/cu-health-plan-essential-dental-benefits-summary)
- [CU Health Plan Essential - Plan Booklet](#) (www.cu.edu/docs/cu-health-plan-essential-dental-benefits-booklet)

CU Health Plan Essential – Delta Dental Cost Summary:

Plan Feature	What Participant Will Pay
Plan year benefit	\$2,000 per person
Deductible (children under 13 excluded)	\$25 per person
Preventive & diagnostic services	0% coinsurance & no deductible
Basic services	30% coinsurance payment
Major services	50% coinsurance payment
Orthodontics (for children under age 19)	50% coinsurance payment \$2000 lifetime limit
Orthodontics for adults (19 and older)	not covered

[GME Rate sheet webpage](#)

Option 2: CU Health Plan – Choice Dental

Under this Delta Dental Plan, you may see any dentist in or out of Delta’s network. However, your out-of-pocket costs are lower when you use a dentist on Delta’s Preferred Provider Option (PPO) list. Once you meet the deductible, you will be responsible for a percentage of your covered costs, known as coinsurance. This plan offers additional orthodontic coverage for all plan participants.

- [CU Health Plan Choice – Plan Summary](http://www.cu.edu/docs/cu-health-plan-choice-dental-benefits-summary) (www.cu.edu/docs/cu-health-plan-choice-dental-benefits-summary)
- [CU Health Plan Choice – Plan Booklet](http://www.cu.edu/docs/cu-health-plan-choice-dental-benefits-booklet) (www.cu.edu/docs/cu-health-plan-choice-dental-benefits-booklet)

CU Health Plan Choice – Delta Dental Cost Summary:

Plan Feature	PPO Provider Network	Premier Provider Network	Non-Participating (Balance Billing may apply)
Plan year benefit	\$2,500	\$2,500	\$2,500
Deductible (children under 13 excluded)	\$25 per person	\$75 per person	\$75 per person
Preventive & diagnostic services	0% coinsurance & no deductible	0% coinsurance no deductible	The non-participating percentage of benefits is limited to the non-participating Maximum Plan Allowance. You will be responsible for the difference between the non-participating Maximum Plan Allowance and the full fee charged by the dentist.
Basic services	20-25% coinsurance payment	40-50% coinsurance	40-50% coinsurance
Major services	25% coinsurance payment	60% coinsurance	60% coinsurance
Orthodontics	40% coinsurance payment after deductible	60% coinsurance after deductible	60% coinsurance after deductible

[GME Rate sheet webpage](#)

CU Health Plan – Vision

The optional Anthem Blue View Vision Plan covers annual eye exams with a \$20 copay, as well as \$225 toward the yearly purchase of frames and contact lenses for each participant. Lenses have low copays. Your choice of providers is extensive. In-network providers across the U.S. include retail locations such as LensCrafters, Pearle Vision and Target Optical. You may also use out-of-network providers but will pay more. View the [Anthem website](http://www.anthem.com/find-care/) (www.anthem.com/find-care/) to find a provider.

- [CU Health Plan – Blue View Vision Coverage Summary](http://www.cu.edu/docs/cu-health-plan-vision-benefit-summary) (www.cu.edu/docs/cu-health-plan-vision-benefit-summary)
- [CU Health Plan – Blue View Vision Plan Booklet](http://www.cu.edu/docs/cu-health-plan-vision-benefit-booklet/) (www.cu.edu/docs/cu-health-plan-vision-benefit-booklet/)

Anthem Blue View Vision

Plan Number: 0QCD-0716

Member Services: 1-866-723-0515

[Anthem CU Health Plan website](http://www.anthem.com/cuhealthplan/) (www.anthem.com/cuhealthplan/)

[GME Rate sheet webpage](#)

Pretax Savings

Premium Only Plan (before or after tax elections)

The Premium Only Plan (POP), a part of the IRS Code Section 125, allows you to elect to pay your medical, dental and vision insurance premiums before or after taxes are deducted. If you choose the before tax option, your premiums will be deducted from your pay before taxes are calculated, reducing your taxable income, and saving you money by withholding fewer dollars for federal, state and Social Security taxes. If you choose the after tax option, your premiums will be deducted after your pay has been taxed.

- You will be given the opportunity to make your election as you enroll in your CU Health Plans in your employee portal.
- If you do not make an election, your premiums will be deducted after tax.
- Once you make this election, your enrollment will continue for the plan year. A new election can be made only during Open Enrollment.
- If you have dependents enrolled in university benefits who do not qualify as federal tax dependents for health coverage purpose, their premiums are not eligible for the POP, and you may incur imputed income. Visit the [website on imputed income](http://www.cu.edu/employee-services/imputed-income) (www.cu.edu/employee-services/imputed-income) to learn more.
- If you are paying into the PERA retirement plan and you are within 3-5 years of retirement, keep in mind that your PERA Defined Benefit Pension plan is calculated by your age, years of service and highest average salary. Anytime you make a before tax deduction from your pay, you lower your taxable income, which will lower your highest average salary.

Employee Services does not provide tax advice to employees. Please contact your personal tax advisor, the IRS, SSA, State of Colorado or local government directly for professional tax advice.

Flexible Spending Accounts

The Flexible Spending Account (FSA) allows you to set aside pretax money for certain qualifying expenses. These accounts are regulated by the IRS who determines contribution limits, qualifying expenses, and has designated them as use it or lose it accounts. The money you set aside in the account is meant to be spent and claimed by the established deadlines, or you will lose the money.

CU has two FSA accounts: The Health Care FSA (HCFSA) allows you to set aside funds to cover health care expenses that your medical, dental and vision insurance does not pay, such as deductibles, copays, prescriptions, dental and vision out-of-pocket expenses. The Dependent Care FSA will cover daycare expenses for tax dependents under thirteen or adult care.

CU's FSA accounts are administered by ASIFlex. If you want to participate in an FSA, you must make an election as a new hire, at each Open Enrollment, or if you experience certain Qualifying Life Changes. Review the details on the [Qualifying Life Change website](http://www.cu.edu/employee-services/benefits-wellness/current-employee/life-changes) (www.cu.edu/employee-services/benefits-wellness/current-employee/life-changes).

- [Health Care FSA Fact Sheet \(HCFSA\)](http://www.cu.edu/docs/hcfsa-health-care-flexible-savings-account-fact-sheet) (www.cu.edu/docs/hcfsa-health-care-flexible-savings-account-fact-sheet)
- [Dependent Care FSA Fact Sheet \(DCFSA\)](http://www.cu.edu/docs/dcfsa-dependent-care-flexible-savings-account-fact-sheet) (www.cu.edu/docs/dcfsa-dependent-care-flexible-savings-account-fact-sheet)
- [Flexible Benefits Plan Document](http://www.cu.edu/docs/flexible-benefits-plan) (www.cu.edu/docs/flexible-benefits-plan)

ASIFlex

Flexible Spending Account Plan Number: 16

1-800-659-3035

www.asiflex.com

Health Savings Account (HSA)

The Health Savings Account (HSA) is an account that must be paired with the CU Health Plan – High Deductible and can be used for qualified health care expenses now or in the future. The HSA is a savings account that you own. You will keep and manage this account even if you leave the university, change health plans or retire. CU's HSA is administered by Optum Bank. Visit the [Optum Bank website](http://www.optumbank.com/) (www.optumbank.com/) for more details.

There is a triple tax benefit with the HSA. Contributions are pretax, any growth is tax-free, and when used on qualifying health care expenses, it is also tax free. As long as you are enrolled in the CU Health Plan – High Deductible, you can enroll in and increase or decrease your HSA contributions at any time.

The HSA Fact Sheet contains all the necessary information to enroll in and use your HSA.

- [Health Savings Account Fact Sheet](http://www.cu.edu/docs/hsa-health-savings-account-fact-sheet) (www.cu.edu/docs/hsa-health-savings-account-fact-sheet)
- [Flexible Benefits Plan Document](http://www.cu.edu/docs/flexible-benefits-plan) (www.cu.edu/docs/flexible-benefits-plan)

Optum Bank

Health Savings Account Plan Number: HB5195 1-844-326-7967

www.optumbank.com

Retirement Plans

Effective January 1, 2025, the University of Colorado's 403(b) Plan includes an Automatic Contribution Arrangement (ACA) for all eligible GME residents. Residents who remain enrolled under the ACA will receive an additional employer contribution, based on your eligible compensation, to the 403(b) plan.

403(b) Retirement Option Automatic Contribution Arrangement (ACA):

- Each pay period, you will be automatically enrolled in the CU 403(b) plan under the GME Retirement Option at a default pre-tax contribution rate of 0.5% of your eligible compensation.
- You have the right to elect to change the ACA deferral designation to an after-tax Roth contribution.
- You also have the right to elect to opt out of the ACA and not have the ACA deferrals made on our behalf.

If you continue to remain enrolled in the ACA and defer 0.5% of your eligible compensation, effective July 1, 2026, you will receive a pre-tax employer contribution of 2% of your eligible compensation.

Salary Reduction Agreement

You must submit a Graduate Medical Education (GME) 403(b) Salary Reduction Agreement through your [employee portal](#) or via the [Graduate Medical Education \(GME\) 403\(b\) Salary Reduction Agreement Form](#) if you want to:

- Opt out of the plan entirely, you will not be eligible for the 2% employer contribution.
- Change your defaulted 0.5% contribution to after-tax Roth.
- Make supplementary contributions to the 0.5% default contributions in the CU 403(b) Voluntary Retirement Plan (please refer to the Voluntary Retirement Plan section below).

Changes to your enrollment must be submitted by the 10th of the month to be effective in the current month. Changes submitted after the 10th of the month will be effective the following month.

Access the Salary Reduction Agreement:

1. **Log on** to your employee portal (my.cu.edu).
2. **Open** the *CU Resources* dropdown menu and **select** *Forms*.
3. **Click** the *Benefits* tile.
4. **Click** the *CU 403b* tile.

Right to Direct Investments

The Plan lets you invest your account in different investment funds. Unless you choose a different investment fund or funds, your Automatic Salary Deferral Contributions will be invested in Target Date Funds.

Additional Information

You can find out more information about the Plan in the [Plan's Summary Plan Description](#) or on the GME 403(b) webpage. If there is any difference between this Notice, the Summary Plan Description and the Plan document, the terms of the Plan document govern.

Voluntary retirement plans

CU offers GME residents three voluntary savings plans.

[Voluntary Retirement Plans Guide](http://www.cu.edu/docs/employee-guide-voluntary-retirement-plans) (www.cu.edu/docs/employee-guide-voluntary-retirement-plans).

You do not need to be a PERA member to have a PERA 401(k) or 457 account, and likewise, PERA participants can have a 403(b) account.

Retirement Plans	Eligibility Job Code	Plan Administrator
University of Colorado 403(b) – Voluntary Plan Pretax and ROTH options	all employees	TIAA
PERA 401(k) – Voluntary Plan Pretax and ROTH options	all employees	PERA/Empower
PERA 457 – Voluntary Plan Pretax and ROTH options	all employees	PERA/Empower

How the plans work

- The defined contribution plans allow you to create an individual account to set aside money with a pretax or Roth after tax contribution option.
- Your benefits are based on the contributions credited to these accounts, plus or minus investment gains or losses. Investment risk and investment rewards are assumed by each individual, not by PERA or CU.
- These are 100% employee contributions, meaning there is no match from CU.

How much you can contribute

All three plans have no minimum contribution. You can decide how much of your pay to contribute. The Internal Revenue Service (IRS) sets annual limits on how much you can contribute to retirement plans. These limits are updated each year. For 2026, the limit is \$24,500.

Use the tables below to see your contribution and catch-up options by wage level and age group for 2026:

- If your prior year FICA wages were \$150,000 or less, see Table 1.
- If your prior year FICA wages were over \$150,000, see Table 2.

Table 1: Prior Year FICA Wages \$150,000 or Less

(Catch-up contributions may be pre-tax or Roth after-tax)

Age Group	Annual Contribution Limit (2026)	Catch-Up Contribution Rule (2026)	403(b) + 401(k) Individual or Combined (Aggregate) Limit	457
Under Age 50	\$24,500	Not eligible for catch-up contributions	\$24,500	\$24,500
Age 50-59 & 64 or older	\$24,500 + \$8,000 catch-up = \$32,500	\$8,000 can be designated as pre-tax or Roth after-tax	\$32,500	\$32,500
Age 60-63	\$24,500 + \$11,250 catch-up = \$35,750	\$11,250 can be designated as pre-tax or Roth after-tax	\$35,750	\$35,750

Voluntary retirement plans (cont.)

Table 2: Prior Year FICA Wages Greater Than \$150,000

(Catch-up contributions must be Roth after-tax)

Age Group	Annual Contribution Limit (2026)	Catch-Up Contribution Rule (2026)	403(b) + 401(k) Combined (Aggregate) Limit	457
Under Age 50	\$24,500	Not eligible for catch-up contributions	\$24,500	\$24,500
Age 50-59 & 64 or older	\$24,500 + \$8,000 catch-up = \$32,500	\$8,000 can only be designated as Roth after-tax	\$32,500	\$32,500
Age 60-63	\$24,500 + \$11,250 catch-up = \$35,750	\$11,250 can only be designated Roth after-tax	\$35,750	\$35,750

Reminder: Starting January 1, 2026, Roth-only catch-up rules apply to employees age 50+ with prior year CU wages over \$150,000 (non-PERA).

Note: If you participate in the CU 401(a) Mandatory Retirement Plan, your combined contributions to CU 401(a) and PERA 401(k) cannot exceed \$72,000 annually (excluding age 50+ catch-up contributions).

How to enroll

- [CU 403\(b\) How to Enroll](http://www.cu.edu/docs/cu-403b-voluntary-retirement-plan-how-enroll-or-update-your-enrollment) (www.cu.edu/docs/cu-403b-voluntary-retirement-plan-how-enroll-or-update-your-enrollment)
- [PERA 401\(k\) How to Enroll](http://www.cu.edu/docs/pera-401k-voluntary-retirement-plan-how-enroll-or-update-your-contributions) (www.cu.edu/docs/pera-401k-voluntary-retirement-plan-how-enroll-or-update-your-contributions)
- [PERA 457 How to Enroll](http://www.cu.edu/docs/pera-457-voluntary-retirement-plan-how-enroll-or-update-your-contributions) (www.cu.edu/docs/pera-457-voluntary-retirement-plan-how-enroll-or-update-your-contributions)

TIAA

University Retirement Plan CU 401(a) Plan #406787 CU 403(b) Plan #406788
 1-800-842-2252
www.tiaa.org/cu

Public Employee Retirement Association

PERA Mandatory Plans PERA 401(k), 457
 303-832-9550 ~ 1-800-759-7372
www.copera.org

Personal Financial Consultations

As a GME Medical Resident, you can get personalized financial guidance without any additional cost to you. Through your CU employment, you are entitled to one-on-one sessions with financial professionals from TIAA, the university's retirement plan service provider. Call 1-800-732-8353 or [visit the TIAA website](#) to schedule your no-cost appointment.

Leaving CU

When it comes time to leave the university, review the following to understand your final pay, COBRA, termination of Flexible Spending Accounts and how to continue to manage your voluntary retirement plans.

When will I receive my last paycheck?

After the effective date of your separation, you will lose access to your portal. If you wish to access a final pay stub, verification of employment or your W-2, email Employee Services at HCM_Community@cu.edu. You must notify your supervisor and/or payroll liaison so they can complete information for your final pay.

Although most final paychecks are paid on the regular pay date, please check with your supervisor or department. If you are an international employee with direct deposit, it is recommended you keep your U.S. bank account open until all final pay has been issued and deposited.

How do I get my W-2 and 1095-C?

Ensure your address is up to date to receive your W-2 form to file for taxes. If you change your address after leaving, send in a completed [Address Change Form](#).

What happens to my CU Health Care Plan?

Vendor websites: [Anthem](#), [Kaiser Permanente](#), [Delta Dental of Colorado](#), [Blue View Vision](#)

Coverage ending date: Your medical, dental and vision coverage will end on the last day of the month in which you completed your last day of work.

Option to continue coverage:

- You may continue your current medical, dental or vision coverage under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA is a federal law that requires group health plans to offer temporary coverage to covered employees and dependents that would otherwise be lost due to certain events, such as termination of employment.
- A COBRA packet will be mailed to your home address by our third-party administrator, ASI COBRA, within two weeks of your insurance benefits termination date. Please make sure to update your address in the employee portal prior to leaving or use the [Address Change Form](#) if you no longer have portal access. The packet will include an offer letter and a form with instructions on how to enroll, where to send payments and a deadline to enroll.
- If you elect to continue coverage, there will be no gap in coverage. It will be effective from the date your coverage was terminated and will continue, typically for up to 18 months. Please refer to your COBRA packet for detailed information.
- While your health coverage will be the same, you will be paying the full cost of the premium (CU will no longer contribute towards your premiums), plus a two percent administrative charge. Please check the rates on the [CU COBRA rates webpage](#).

You may have more affordable alternatives for coverage through other group health plans (such as spouse/partner's plan) or by checking the [Health Insurance Marketplace webpage](#).

Contact: If you have questions regarding your COBRA packet, please contact ASI COBRA at 877-388-8331. For questions regarding health benefits coverage, please see our [Vendor Contact Information section in this document](#).

What happens to my Health Care FSA (HCFSA)?

Administrator: ASIFlex

Coverage ending date: Your enrollment in your Health Care Flexible Spending Account will end on the last day of the month in which you terminate employment. However, benefits may continue to be available for reimbursement for qualified expenses incurred prior to your benefits ending date* and submission of claims to ASIFlex by Nov. 15 of the plan year. Please remember that if you do not incur eligible expenses and/or file a claim for reimbursement by the deadlines, these funds will be forfeited.

*Ending date: If your HCFSA benefit is active at the end of the plan year (06/30), you are eligible for the grace period, meaning Sept. 15 to incur expenses, and Nov. 15 to send claims.

Option to continue coverage:

- You may continue HCFSA coverage under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA is a federal law that requires group health plans to offer temporary coverage to covered employees and dependents that would otherwise be lost due to certain events, such as termination of employment.
- You may continue your HCFSA under COBRA if you have a positive balance in your account, meaning your year-to-date contributions exceed your year-to-date reimbursements. If you elect COBRA, you will continue to make contributions to ASI COBRA on an after tax basis through the end of the plan year, allowing you to request reimbursement of eligible expenses.
- A COBRA packet will be mailed to your home address by ASI COBRA within two weeks of your termination date. The packet will include an offer letter and a form with instructions on how to enroll, where to send payments and a deadline to enroll.

Contact: If you have questions regarding your COBRA packet, contact ASI COBRA at 877-388-8331. If you have questions regarding your account, balance or claims, contact ASI Flex at 800-659-3035 or visit the [ASIFlex website](#).

What happens to my Health Savings Account (HSA)?

Vendor: Optum Bank

Coverage ending date: The HSA account will remain yours. Although your pretax contributions will end on the last day of the month in which you completed your last day of work, you can continue to use your HSA funds for qualifying expenses now or in the future.

Option to continue your HSA: You can rollover the account into another HSA with Optum Bank or a different financial institution and continue to contribute on an after tax basis if you qualify under IRS rules. Service fees may apply, so please contact Optum Bank for more information.

Contact: If you have questions regarding your account, balance, claims or other options, please contact Optum Bank at 844-326-7967 or visit [Optum Bank's website](#).

What happens to my Dependent Care FSA (DCFSA)?

Administrator: ASIFlex

Coverage ending date: Your contributions and enrollment in your Dependent Care Flexible Spending Account will end on the last day of the month in which you terminate employment. However, funds in your account will continue to be available for reimbursement for qualifying expenses incurred prior to your benefits ending date* and submission of claims to ASIFlex by Nov. 15 of the plan year. Please remember that if you do not incur eligible expenses and/or file a claim for reimbursement by the deadlines, these funds will be forfeited.

*Ending date: If your DCFSA benefit is active at the end of the plan year (06/30), you are eligible for the grace period, meaning Sept. 15 to incur expenses, and Nov. 15 to send claims.

Option to continue coverage: Not applicable. A DCFSA does not qualify to be continued under COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985).

Contact: If you have questions regarding your account, balance or claim, contact ASI Flex at 800-659-3035 or visit the [ASIFlex website](#).

What happens to my retirement plan(s)?

Upon leaving CU, you may keep your funds in your retirement account, request a rollover to another eligible plan or request a distribution of your account.

TIAA: CU 403(b) Retirement Plan

- Last contribution: Contributions will stop on the last day of the month in which you terminate employment.
- Options: The funds are yours, and they will remain in the account until you take action.

To request a rollover or cash withdrawal from the CU 403(b) Plan:

1. Contact TIAA by calling 1-800-842-2252 or visiting the [TIAA website](#) regarding a cash withdrawal or rollover request. TIAA will provide you with information as to how to proceed.
2. Employee Services will review and provide necessary authorization to TIAA. Expected processing time is 7-10 business days.
3. TIAA will process the distributions within five (5) business days after receiving university authorization.

PERA: 401(k) and 457 Voluntary plans

- Last contribution: Contributions will stop on the last day of the month in which you terminate employment.
- Options: The funds are yours, and they will remain in the account until you take action. You can request a rollover to another account or request to cash out (refund) your account by calling PERA at 1-800-759-7372. Please discuss with a PERA representative to learn about your options and any tax liability or penalties when requesting withdrawals.
- Notify Employee Services Retirement at benefits@cu.edu that you want to take a distribution of your PERA 401(k) and/or PERA 457 account at which time PERA will be provided with your date of termination of employment.

TIAA

University Retirement Plan
CU 403(b) Plan #406788
1-800-842-2252
www.tiaa.org/cu

Public Employee Retirement Association

PERA Mandatory Plans PERA 401(k), 457
303-832-9550 ~ 1-800-759-7372
www.copera.org

Contacts

Payroll or Benefits contacts

Email: benefits@cu.edu

Phone: 303-860-4200

Payroll: option 2

Benefits: option 3

Fax: 303-860-4299

Office of Medical Education (life and disability)

OME-HR@cuanschutz.edu

Website: [GME website](#)

Vendor and plan providers

	Plans	Phone Number	Web Address
Anthem	Medical Plans Exclusive High Deductible Pathway	Member Services 1-800-735-6072 First Impressions 1-855-646-4752	https://www.anthem.com/mcr/cuhealthplan
Kaiser	Medical Plan Kaiser	1-877-883-6698	https://my.kp.org/universityofcolorado/
Delta	Dental Plans Essential Choice	1-800-610-0201	https://www.deltadentalco.com/members/resources/CU-health.html
Anthem	Vision Plan Blue View Vision	1-866-723-0515	https://www.anthem.com/mcr/cuhealthplan/
ASI Flex	FSAs Health Care (HCFSA) Dependent Care (DCFSA)	1-800-659-3035	http://www.asiflex.com/
Optum Bank	HSA Health Savings Account	1-844-326-7967	https://www.optumbank.com/
TIAA	Retirement Plans 403(b)	1-800-842-2252	http://www.tiaa.org/cu
PERA	Retirement Plans 401(k) and 457	1-800-759-7372	https://www.copera.org/