The University of Colorado’s Open Enrollment begins April 19. Employee Services is working to ensure you’re equipped with the information you need to make your health plan elections for the 2021-22 plan year.

The health plan coverage cycle runs from July 1 through June 30 of the following year. Open Enrollment is your chance to assess how well your current health plans meet your needs. Each enrollee has several factors to consider when choosing from CU’s many plan options – the plan’s cost, its provider network and geographic coverage, and how it covers your specific care, treatments or medications.

The good news: You don’t need to make decisions on the fly. Employee Services offers a full itinerary of ways to learn more in its virtual sessions and fair webpages: From courses to videos to PDF guides to live webinars, you can explore the features and rates for each of our plans, compare them to one another, and make a confident choice for your health coverage.

This year, fair attendees can enter to win prizes such as a FitBit Versa, an Oral B electronic toothbrush kit, a Bose SoundLink Bluetooth Speaker and many others.

**Basics of CU Health Plans and Pretax Savings**

The Basics of CU Health Plans and Pretax Savings course is an on-demand video training course that walks you through each of CU’s medical, dental, vision and health savings plans. This course is available in English and Spanish and includes the plan rates for the 2021-22 plan year.

**Anthem**

Anthem has provided a digital on-demand presentation for employees to dig deeper into their available plan options. Visit the Anthem page of the vendor fair to find this presentation, a link to register for the live webinar and information on using Anthem’s mobile app.
You can also attend a live webinar at 3 p.m. April 30. Meet with Anthem representatives, discover what Anthem-provided CU Health Plans have to offer and ask questions.

Register now

Kaiser Permanente

CU Health Plan - Kaiser is rolling out several significant network changes for the 2021-22 plan year. On the Kaiser vendor fair page, you can find two on-demand presentations – a short 8-minute video highlighting only this year’s changes, plus a longer 15-minute video that explores the finer details of the Kaiser health plan.

Some key changes:

- Kaiser has consolidated into a single statewide network
- The availability of in-home or in-office urgent care
- Two new healthcare facilities added to the Kaiser network

Learn more

Catch Kaiser’s webinar at 4 p.m. April 29. Meet with Kaiser Permanente representatives and discover what CU Health Plan - Kaiser has to offer, learn about new features and ask questions.

Register now

Delta Dental

Visit the Delta vendor fair page for a library of PDF guides that detail each plan, plus informational flyers that introduce important features such as the Right Start 4 Kids program, the connection between oral health and whole-body health, using the mobile app and more.

Delta has expanded one of its covered services this year – twice annual fluoride treatments are now available to all enrollees, not just children 17 years old and younger.

Learn more

Meet with Delta Dental representatives at 2 p.m. April 29 and discover what CU’s dental plans have to offer and ask questions.

Register now

CVS Caremark Pharmacy

Enrollees in Anthem-administered health plans will use CVS Caremark for their prescription drug needs. To discover more about the prescription coverage, rates and services you can expect, CVS has provided a library of short topic-focused videos and PDF guides for your benefit. Topics include:
CU also offers pre-tax savings options for employees to set aside money for health and dependent care costs. There are two key options serviced by two providers.

A **Health Savings Account (HSA)**, administered by Optum, allows enrollees to save pre-tax money for qualified health expenses. These accounts are available only to those enrolled in CU Health Plan – High Deductible, and the money rolls over from one plan year to the next. The money is yours, just like a personal savings account, to continue saving or spend on qualified medical expenses.

The **Optum vendor fair page** features a slate of videos, digital guides and interactive online tools. You can also connect with Optum’s online library of resources (many available in Spanish as well as English). Topics include:

- Introduction to HSAs
- What counts as a qualified medical expense?
- HSA calculator
- Navigating tax time
- And more

**Flexible Spending Accounts (FSAs)** are administered by ASI Flex and include two options – a Health Care FSA to cover medical expenses or a Dependent Care FSA to cover childcare and qualifying adult/elder care. These accounts, open to all benefits-eligible employees, are use-it-or-lose-it accounts.

You must spend the balance of your FSA within the allotted deadlines or forfeit any unused funds.

On the **ASI Flex vendor fair page**, you can learn more about the Health Care FSA compared to the Dependent Care FSA and access informational videos, FAQs and PDF guides covering:

- What is an FSA?
- Overviews of the Health Care and Dependent Care FSA options
- Eligible expense worksheets
- A list of qualifying over-the-counter products
- And more
PERA Pre-Retirement Planning Webinar

If you’re enrolled in a PERA retirement plan, there are steps you can take during Open Enrollment to increase your PERA benefits in retirement. If you are planning to retire in the next 1-7 years, this webinar can teach you how making certain health plan changes can increase your Highest Average Salary – and thus your total PERA benefit in retirement. The webinar will also cover budgeting for retirement and additional benefits in the PERA system.

Register now

More from the vendor fair…

We’ve included the biggest highlights of this year’s vendor fair, here, but we also have resources from other providers:

The Standard Insurance – CU’s disability and life insurance administrator
Sleepio – the digital sleep-improvement program
Foodsmart – a virtual nutrition and meal planning network

Check out the vendor fair page to explore your options.

Sources and Links:

[3] https://www.cu.edu/employee-services/open-enrollment/sessions
[6] https://cusystem.zoom.us/webinar/register/WN_2ve0SUYzSYCy8mn4xg7P3w
[8] https://www.cu.edu/employee-services/open-enrollment/current-employees/medical-plans/kaiser
[9] https://cusystem.zoom.us/webinar/register/WN_gsTnzIRrQEmPUDh4NoNiOw
[10] https://www.cu.edu/employee-services/open-enrollment/sessions-fairs/delta-dental
[11] https://cusystem.zoom.us/webinar/register/WN_22Kjc1AuTHOOmw0LDgYgzQ
[12] https://www.cu.edu/employee-services/open-enrollment/sessions-fairs/cvs-caremark
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[15] https://cusystem.zoom.us/webinar/register/WN_YbX_dIw7SnuYxDLMtEK6YA
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