

## **Discover what's changing during Open Enrollment** <sup>[1]</sup>



April 1, 2022 by [Employee Services](#) <sup>[2]</sup>

Each year, University of Colorado faculty and staff have one opportunity to make significant changes to their benefits. [Open Enrollment](#) <sup>[3]</sup> is an important opportunity for faculty and staff to review upcoming changes and new benefits, and to compare their current coverage to their actual health care needs.

Open Enrollment for the 2022-23 plan year runs from 8 a.m. April 18 and ends at 5 p.m. May 6.

The first step on the trail to Open Enrollment is taking the [Basics of CU Health Plans on-demand course](#) <sup>[4]</sup>. This resource, available in English and Spanish, will re-familiarize enrollees with the covered services, limitations and costs of each health care plan — medical, dental and vision — as well as available health care savings options.

### **What's new?**

There are a few significant coverage additions coming in for the 2022-23 plan year that begins July 1, along with increases to out-of-pocket limits. These changes include expansion of mental health coverage, fertility benefits, Temporomandibular Joint (TMJ) treatments and more.

CU medical plan enrollees will be able to receive one preventative mental health visit each year covered at no charge. They will also be eligible to receive surgical or nonsurgical medical treatment (not dental) for TMJ.

Those enrolled in an Anthem medical plans will have added coverage for fertility treatments through WINFertility. The coverage includes cycle-based fertility services including fertility support programs, in-vitro fertilization and associated prescription drugs. Treatment will need to be medically necessary and will require preauthorization.

Anthem and Kaiser enrollees will have full coverage for surgical and nonsurgical expenses related to live organ donation. Plan enrollees who donate an organ will not be subject to coinsurance and copays, hitting the benefit maximum threshold or observing wait times for coverage.

Additionally, Kaiser plan enrollees will have coverage for any medically necessary dental

procedures related to covered transplant procedures.

Out-of-pocket maximums for CU Health Plans – Extended, Exclusive and Kaiser will increase from \$8,550 to \$8,700 for individuals and \$17,100 to \$17,400 for families of two or more people. The out-of-pocket maximum for CU Health Plan – High Deductible will not increase.

## Where to start

Faculty and staff are not required to act during Open Enrollment <sup>[3]</sup> this year. If they choose not to act, they will automatically be re-enrolled in their current health care plans. One exception is Flexible Spending Account enrollment: **Anyone enrolled in a Health Care Flexible Spending Account or a Dependent Care Flexible Spending Account must re-enroll if they wish to use an FSA in the 2022-23 plan year.**

Regardless of whether they choose to update their coverage or not, faculty and staff are encouraged to join us for Open Enrollment virtual fair beginning April 18. They will be able to access detailed information, courses and videos that explain their plan options and new plan features.

Additionally, they can join plan experts for virtual webinars April 25 – 29. During these virtual talks, plan representatives from Anthem, Kaiser, Delta Dental, TIAA and the CU Health Plan Trust will present the key features of their plans, highlight any new benefits and answer audience questions.

Faculty and staff must make their elections by 5 p.m. (MT) May 6.

open enrollment <sup>[5]</sup>, CU Health Plans <sup>[6]</sup>, health care <sup>[7]</sup>, flexible spending accounts <sup>[8]</sup>, fsa <sup>[9]</sup>, Anthem <sup>[10]</sup>, Kaiser <sup>[11]</sup>, Delta Dental <sup>[12]</sup>, Vision <sup>[13]</sup>

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