

## **Do you or a dependent live outside Colorado? We've got you covered.** <sup>[1]</sup>

April 27, 2022 by [Employee and Information Services](#) <sup>[2]</sup>

The University of Colorado's Open Enrollment is an opportunity to ensure your benefits meet your needs, no matter where you live. At present, more than 1,200 CU faculty and staff reside outside of Colorado.

The University of Colorado offers multiple medical plans that cater to the needs of benefits-eligible out-of-state faculty, staff and dependents. Let's look at the options.

### **CU Health Plan - High Deductible**

The [CU Health Plan - High Deductible](#) <sup>[3]</sup> offers a national network of providers, and is available in Colorado, the United States and worldwide. Plan members can refer themselves to doctors of their choice, including specialists, both in-network and out-of-network. However, enrollees will pay higher out-of-pocket costs when using out-of-network providers. Preventive care is covered at 100% in most cases.

As the name states, the plan has a higher deductible (\$1,500-3,000 depending on coverage level), but the out-of-pocket maximum is lower than other plans (\$3,000-\$6,000). It offers a low monthly premium, ranging from \$0 for employee-only coverage to \$39 for family coverage (2+ people). It is important to understand that there are no copays on this plan. You will be responsible for medical bills until you reach your deductible.

To cover your expenses, this plan can be paired with a [Health Savings Account](#) <sup>[4]</sup>, which can be used for health expenses now and in the future. Contributions roll over from year to year, and the account is yours even if you leave or retire from the university. HSA money is not taxed when contributed into the HSA or when it is spent on qualified expenses, plus any money made from interest or investing funds is not taxed.

### **CU Health Plan – Extended**

[CU Health Plan – Extended](#) <sup>[5]</sup> offers a national network of providers and is available in Colorado and throughout the United States. Plan members can refer themselves to doctors of their choice including specialists. There are no out-of-network benefits except for urgent and emergent care, durable medical equipment, labs and x-rays. Preventive care is covered at 100%.

The Extended plan offers a lower deductible than the High Deductible plan (\$750-\$1,500 depending on coverage level) and low copays but has a higher monthly premium and higher out-of-pocket maximum for employees and their families.

## Dependent coverage

CU's two other medical plans, [CU Health Plan – Exclusive](#) [6] and [CU Health Plan – Kaiser](#) [7], provide coverage for out-of-state dependent children.

Exclusive requires members to apply for Guest Membership for a dependent child. This grants a dependent child temporary out-of-state health care coverage in participating states.

Kaiser's out-of-area benefit allows for office visits, diagnostic services, prescription drug coverage as well as physical, occupational, and speech therapies.

## More resources

Watch the [Basics of CU Health Plans on-demand course](#) [8] for a detailed overview of CU plans. Refer to the [side-by-side comparison](#) [9] for a breakdown of the medical CU health plans.

If you are a faculty or staff member who is planning to move out of state but continue your CU employment, please review the Change of Residence guide on [Employee Services Life Changes](#) [10] webpage, and contact Employee Services within 31 days of your move.

## Time is running out

Open Enrollment ends at 5 p.m. May 6. If you would like to keep the same benefit choices, no action is required to will be automatically re-enrolled. There's one exception: You must actively enroll in Health Care and Dependent Care Flexible Spending Account (FSA) for plan year 2022-2023.

Visit the [Open Enrollment website](#) [11] for full details on CU's benefits offerings.

If you have questions, please contact an Employee Services benefits professional at 303-460-4200, ext. 3, or email [benefits@cu.edu](mailto:benefits@cu.edu) [12].

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