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Fill up for less: CU health plans to offer no-cost generic preventative drug coverage [1]



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A big part of staying healthy is finding and treating problems before they get serious. That's one reason CU Health Plan is expanding coverage for no-cost preventative generic drugs.

Beginning with the 2024-25 plan year starting July 1, no-cost generic drug coverage will expand to include many additional chronic illnesses, including cardiovascular conditions, respiratory ailments, hypertension and more, as well as to prepare for certain health screenings. Last year, no-cost coverage debuted for generic diabetes medications and some diabetes supplies.

This expansion will offer cost savings to those who take certain preventive medications and opt for the generic version. When prescribed eligible drugs, members can fill these at a $0 cost, even before medical plan deductibles are met, if applicable.

What conditions are covered?

The expansion of no-cost coverage applies to all CU Health Plans and includes a broad range of drug classes, such as:

- Antiretroviral
- Anticoagulant and antiplatelet
- Anticonvulsant
- Cardiovascular treatments
- Coronary artery disease treatments
- Diabetes treatment (including both oral and injectable drugs and diagnostic supplies)
- Hypertension treatment (including ACE inhibitors, beta-blockers and more)
- Mental health (including antidepressants, antipsychotics and more)
- Preventive care (including smoking deterrents, anti-obesity agents and more)
- Respiratory disorder treatments
- Women's health (including contraception, prenatal vitamins and more)
- Various other conditions (including immunosuppressives, multiple sclerosis agents and more)

For Anthem plan members, pharmacy coverage is managed by CVS and they have a drug list available for review

[3]. Kaiser plan members can view their drug pricing quick reference guide [4] and preventive tier drug list [5].

Anthem plan members should also read up on the recent expansion of their pharmacy options [6] for filling maintenance prescriptions. The addition of Kroger, King Soopers and City Market pharmacies to the Maintenance Choice network took effect April 1.

Get more mileage out of your health plans with generic drugs

Generic drugs are an excellent option for most people. They contain chemically identical active ingredients to their name-brand counterparts and are required to pass rigorous quality and safety standards. Although some individuals may be restricted in taking specific drugs — either name-brand or generic — due to allergies to their active or inactive ingredients, most people can take generic drugs with no difference in efficacy or side effects from their name-brand counterparts.

While this expanded coverage doesn't cover all generic drugs, patients will still see significant cost savings when they opt for generic options. Last year, all CU Health plans reduced the co-pay for generic drugs across the board.

Need to choose a new route? We can help

The university's annual Open Enrollment [7] is your opportunity to consider health plan options and choose plans for the coming year. Eligible faculty and staff can change plans, enroll for the first time or update their coverage and health savings levels any time between April 22 and May 10.

Start your Open Enrollment planning by taking the Basics of CU Health Plans [8] on-demand course. This resource, available in English [9] and Spanish [10], 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.

An on-demand course detailing Open Enrollment changes is available in English and Spanish, as part of the Open Enrollment Virtual Fair.

Faculty and staff are also encouraged to visit their campus wellness fairs beginning April 23. At these in-person events, employees can make a pit stop to talk with representatives from Employee Services as well as plan representatives from Anthem, Kaiser, Delta Dental and more.

- **CU Denver:** 10 a.m. – 2 p.m. April 23 at the Wellness Center Gymnasium
- **CU Colorado Springs:** 10 a.m. – 2 p.m. April 29 at University Center, Room 303
- **CU Boulder:** 10 a.m. – 2 p.m. April 30 at University Memorial Center, Multipurpose space (Room 235)
- **Anschutz Medical Campus:** 10 a.m. – 1:30 p.m. May 2 at the Education 2 South building's Student Community Bridge

Eligible employees must make their plan selections **by 5 p.m. (MT) May 10**. Visit the Open Enrollment website [7] for more information. If you have questions not addressed by the Open Enrollment resources, Employee Services' benefits professionals are available to answer additional questions at 303-860-4200, option 3, or benefits@cu.edu [11].

CU Health Plans [12], disability insurance [13], open enrollment [14], dental [15], [16], [16]

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