

Get a sneak peek at changes coming this Open Enrollment

[1]

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Choosing the right health plans for yourself, your family and your lifestyle is the surest way to achieve your healthy ever after.

The coming weeks represent a good time to research the next chapter: [Open Enrollment](#) [3] is an important opportunity for University of Colorado faculty and staff to review upcoming changes, then compare their current coverage to their actual health care needs.

Faculty and staff have one opportunity each year to change their benefits, outside of [certain qualifying life events](#) [4]. Open Enrollment begins at 8 a.m. April 17 and ends at 5 p.m. May 5.

If faculty and staff would like to keep the same benefit choices, no action is required. They will be automatically re-enrolled in their current plans. There's one exception: Those with a Health Care Flexible Spending Account and a Dependent Care Flexible Spending Account must re-enroll for plan year 2023-24.

What's new?

There are six key changes to CU Health Plan offerings for the new plan year, beginning July 1:

- CU's vision plan will increase the annual allowance for one pair of eyeglass frames or prescription contact lenses from \$155 to \$225 for each covered member.
- Fertility services will expand to all medical plans and cover up to three cycles of fertility treatments.
- Pharmacy benefits for all medical plans will change, with lower costs for generic drugs.
- Covered plan members with diabetes may be eligible to have insulin, generic medication and supplies provided by an in-network pharmacy with no copay. Brand name diabetic medications will be subject to applicable copays, deductibles or coinsurance depending on the member's health plan.
- Out-of-pocket limits will increase for CU's Exclusive, Extended and Kaiser medical plans.
- CU Health Plan — Exclusive will see an increased individual deductible and copayments will increase for certain facility services.

Of these changes, pharmacy benefits represent the most significant plan changes. Overall, members will see lower costs on generic drugs and when ordering 90-day supplies via mail order. Costs for brand name and specialty medications will increase for the Exclusive, Extended and Kaiser plans, and will remain the same or decrease for the High Deductible plan – depending on where a prescription is filled.

For Anthem-administered plans, changes in how to fill maintenance and specialty medications

will be required. CVS Caremark will contact any affected plan member to ensure a smooth transition into the new plan year.

For more detail on pharmacy changes, new refill requirements and all other plan updates, visit the [What's New? webpage](#). [5]

Rates for 2023-24

Monthly medical plan rate increases will vary by plan and coverage level, with CU continuing to pay between 80% to 100% of all benefits costs. All plans emphasize preventative care by providing those services at no cost to covered members.

High Deductible plan rates will not increase for any coverage level. Dental, vision, life insurance and disability insurance monthly rates will not change.

The Exclusive, Extended and Kaiser medical plans will see rate increases — ranging from \$14 to \$48.50 per month depending on the plan and coverage level (single, employee and spouse, full family, etc.). These rate increases are driven, in part, by factors such as inflation, overall plan utilization, newly required fertility treatment coverage, as well as the CU Health Plan covering ongoing COVID-19 vaccination costs following the end of federal and state public health emergencies.

For individual coverage, monthly rates for the High Deductible medical plan and the Essential dental plan will remain \$0.

Please visit the [rates webpage](#) [6] to view the rate sheets for upcoming plan year.

Looking to plot a new direction? We can help

Start your Open Enrollment planning by taking the [Basics of CU Health Plans](#) [7] on-demand course. 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.

Faculty and staff are encouraged to visit the Open Enrollment virtual fair beginning April 17. They will be able to access detailed information, courses and videos that explain plan options and new plan features.

Additionally, [join plan experts for webinars from April 24 – 28](#). [8] During these sessions, plan representatives from Anthem, Kaiser, Delta Dental, CVS Caremark, and the Ovia and WINFertility will present the key features of their plans and services, highlight any new benefits and answer audience questions.

Faculty and staff must make their plan selections by 5 p.m. (MT) May 5.

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