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New benefits plan year kicks off July 1 [1]

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CU Health Plan enrollees can get ready for the new benefits plan year, which kicks off July 1.

Whether you decided to keep or update your health plans during Open Enrollment, there are changes you should know about. Get in gear for the new plan year by reading up on what to expect.

Check your enrollment and submit required documents

- Prior to July 1, log in to the employee portal [3] to check your enrollment. Select the Benefits & Wellness tile and select the Benefits Summary. Enter the effective date for next year's benefits — July 1, 2025.
- If you've added dependents to your plan, remember to submit a Dependent Eligibility Form [4] along with supporting documentation.

ID cards

- All medical plan enrolles will receive a new ID card in the mail.

Digital ID cards

Digital ID cards are available for all medical and dental plans through Anthem, CVS Caremark, Kaiser and Delta Dental mobile apps.

Digital ID cards allow members to have their insurance cards anytime, anywhere if they have their mobile device. You can also save your ID cards in your Apple Wallet or other digital wallet apps or log in from a computer to print a paper copy.

If mail delays prevent your physical ID card from arriving in time for an appointment, digital options can give you instant access.

See the digital ID cards page [5] for steps to access your cards.

What to expect July 1

The new plan year that starts July 1 will feature four key changes to the CU Health Plans:

- A new Anthem-administered plan, CU Health Plan – Pathway [6], will be added.
- Monthly plan rates will increase for CU Health Plan – Kaiser as well as CU's two dental plans and optional vision plan. See your rate sheet [7] for details.
- Deductibles will increase for CU Health Plan – High Deductible plan to meet IRS

minimums.
- Out-of-pocket maximums will increase for CU Health Plans – High Deductible, Exclusive and Kaiser.

The Employee Services Benefits website [8] has full details on plans, coverage, prescriptions, resources to find a doctor and more.

Did something change? You may be able to update your coverage.

When life changes, you may be able to update your coverage and add or remove dependents to meet your specific needs.

When something happens that changes how you use your health benefits, visit the Life Changes webpage for faculty and staff [9] or the Life Changes webpage for GMEs [10] to learn what changes you can make and how to make them within the 31-day deadline.

How to get help

Plan year 2025-26 benefits information is available on the Employee Services' website [11].

If you have questions, contact an Employee Services benefits professional by email at benefits@cu.edu [12] or call 303-860-4200, option 3.

open enrollment [13]
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