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New to the menu: CU Health Plan changes and a limited-time life insurance enrollment window [1]

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Open Enrollment [3] is your annual opportunity to make changes to your CU benefits without experiencing a qualifying life event. This year's enrollment window runs from 8 a.m. April 20 through 5 p.m. MT on May 8.

You don't need a reservation to choose from CU's medical, dental, vision, savings, and life and disability plans available for eligible employees. See what's on the menu for the new plan year.

New to the menu

At a glance

The new plan year starts July 1 and will feature a few changes to CU Health Plans:

- **New in-network provider:** Children's Hospital Colorado will now be an in-network provider on the CU Health Plan — Pathway.
- **FSA limit increase:** The annual individual limit for a Health Care Flexible Spending Account is increasing to $3,400, up from S3,300. The annual limit for a Dependent Care Flexible Spending Account is increasing to $7,500 per household, or $3,750 for married couples filing separately (up from $5,000).
- **Short Term Disability benefit:** The weekly maximum benefit has increased to $2,500, the waiting period for accident or sickness has been lowered to 14 days and employees will no longer be required to exhaust their sick leave.
- **Optional Term Life special enrollment:** During this year's Open Enrollment, employees can enroll in or increase Optional Term Life insurance coverage for themselves or a spouse up to the newly updated limits without submitting a medical history.

Visit the What's New page [4] to learn more about these changes, and see this year's rate sheets [5] to find details about the monthly cost for CU's medical, dental, vision and insurance plans.

Life insurance enrollment opportunity and increased coverage

This year, Standard Insurance Company is changing the guaranteed issue (GI) limit for **Optional Term Life insurance to $350,000 for employees. The current GI limit is three times annual salary; any amount above that requires** employees to provide a medical history as evidence of insurability (EOI).

This coverage is optional, and employees who don't enroll within 31 days of hire can usually only enroll if they provide a medical history statement. During Open Enrollment, employees have the opportunity to **enroll in or update** Optional Term Life coverage up to the $350,000 GI limit without providing EOI. They can also enroll a spouse or update a spouse's coverage up to the $50,000 spousal GI limit.

All employees are enrolled in **Basic Term Life** [6] at no cost to themselves (some may be subject to imputed income [7]). The GI for the Basic Term Life plan is also increasing to $75,000 (currently $57,000) for staff and faculty.

Both life insurance plans include **Accidental Death and Dismemberment (AD&D)** coverage up to the coverage amount. Employees can also enroll in optional, standalone AD&D coverage [8] at any time.

Pathway plan now includes Children's Hospital Colorado

Starting April 1, Children's Hospital Colorado is now an in-network provider on CU Health Plan – Pathway. This addition expands enrollees' access to pediatric specialty care for enrolled plan members.

Anthem will also issue new member ID cards to all CU Health Plan – Pathway participants to reflect the updated benefit information.

"The Pathway network has expanded to include Children's Hospital Colorado, giving you access to more providers and greater flexibility," said Sharon Bishop, assistant vice president of Payroll and Benefits. "The Pathway network now encompasses the Exclusive plan while offering additional choices with the HCA hospital system. You may also notice lower employee premium costs for this plan compared to last year, reflecting more refined cost data."

Additionally, monthly premiums for CU employees will **decrease** for the Pathway plan, ranging from a $93.50 decrease for single coverage to a $252 decrease for family coverage. See the rate sheets for details on premium changes.

Do you need to act?

Employees will be automatically reenrolled in their current plans if they do not act during Open Enrollment. There is one exception:

- Those enrolled in a Health Care Flexible Spending Account (FSA) and/or a Dependent Care FSA must re-enroll for plan year 2026–27. **FSAs do not automatically renew**.

We can help.

Everyone has specific health coverage needs. Open Enrollment is your chance to assess your plan usage and compare it to CU's offered plans, and Employee Services is here to provide

the information you need to make a choice.

- Visit the Open Enrollment website [3] for full details on each benefits plan, rates [5], an overview of changes [4], plan comparisons and more.
- The Benefits Toolkit [9] answers the most common questions about your medical coverage and guides you through plan options.
- You can watch on-demand courses [10] detailing Open Enrollment changes as well as presentations from CU's benefits providers.

Campus health fairs:

Visit your campus wellness fairs beginning April 22. At these in-person events, employees can meet with representatives from Employee Services, Anthem, Kaiser, Delta Dental and more. Let our experts help you make your selections.

April 22 — CU Denver

- 10 a.m.–2 p.m.
- Terrace Room in Lawrence Street Center

April 23 — CU Boulder

- 10 a.m.–2 p.m.
- University Memorial Center, Multipurpose space (Room 235)

April 27 — CU Anschutz

- 10 a.m.–3 p.m.
- Krugman Conference Room, Research 2

April 29 — CU Colorado Springs

- 10 a.m.–2 p.m.
- University Center, Room 122

Remember to make your plan selections by **5 p.m. (MT) May 8**. Visit the Open Enrollment website [3] for more information.

open enrollment [11], CU Health Plans [12], optional term life insurance [13], HSA [14], FSA [15], Dental [16], disability insurance [17]
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