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# Open Enrollment: Build your ideal plate at the Benefits Bistro [1]

April 23, 2026 by ES and UIS Communications [2]

The University of Colorado's Open Enrollment [3]is your chance to step into the Benefits Bistro and select the mix of healthcare and insurance benefits that works best for you for the plan year beginning July 1.

With several CU medical plans available, finding the right fit can take some consideration. To help you navigate the menu, Employee Services offers the Benefits Toolkit [4] — a collection of short, easy-to-follow courses in English and Spanish designed to guide your choices.

In the toolkit, you can sample topics such as:

- How to choose a medical plan
- Common coverage
- Cost comparison
- Cost scenarios
- Important considerations and more

Watching the courses, you'll gain an understanding of CU's four medical plans and insights into how to examine plan features with your personal circumstances in mind.

For example:

- In the **Cost Comparison** course, you'll learn the differences in monthly premiums, deductibles, copays and out-of-pocket maximums for each medical plan.
- In the **Cost Scenarios** course, you'll explore cost differences in each plan for common health care services, like having a baby, managing type 2 diabetes or treating a simple fracture.
- In the **Important Considerations** course, you'll see how your preferences and needs align with CU's plans.

## Looking for guidance?

You don't have to navigate the Bistro alone. Visit the Open Enrollment website [3] for full details on each benefits plan, rates [5], an overview of changes [6], plan comparisons [7] and more.

If you have questions, reach out to an Employee Services benefits professional by email at benefits@cu.edu [8] or by phone at 303-860-4200, option 3, from 9 a.m. to 5 p.m. Monday–Thursday and from 10 a.m. to 5 p.m. Friday.

## 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)** [9] and/or a Dependent Care FSA [10] must re-enroll for plan year 2026–27. FSAs do not automatically renew.
    - Also, the annual limit for a **Dependent Care FSA** will increase to $7,500 per household ($3,750 for married individuals filing separately) in the new plan year, up from $5,000.
- Additionally, only during this year's Open Enrollment, employees can **enroll in or increase** Optional Term Life [11]insurance coverage up to $350,000 for themselves and for their spouse/partner up to $50,000 without being required to submit a medical history statement.

Remember to make your plan selections by **5 p.m. (MT) May 8**.

open enrollment [12], CU Health Plans [13], Vision [14], optional term life insurance [15], disability insurance [16]

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