

## Open Enrollment: Choose your MVP (Most Valuable Plan) with insights from the Benefits Toolkit <sup>[1]</sup>



April 25, 2025 by [Employee Services](#) <sup>[2]</sup>

The University of Colorado's [Open Enrollment](#) <sup>[3]</sup> allows faculty and staff to make changes to their benefits for the new plan year, beginning July 1. Choosing a health plan from CU's four options can be complex — especially with the introduction of the new [Pathway](#) <sup>[4]</sup> plan this year.

Employee Services has created a new tool to help you examine each plan's fundamentals and pick the best plan for your needs. The [Benefits Toolkit](#) <sup>[5]</sup> presents a series of brief courses in English and Spanish to help employees examine CU's health plans.

Topics include:

- 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, co-pays 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.

### **Need more coaching? We're here to help**

- Visit the [Open Enrollment website](#) <sup>[3]</sup> for full details on each benefits plan, [rates](#) <sup>[6]</sup>, an [overview of changes](#)

[7], plan comparisons and more.

- The [virtual Open Enrollment Fair](#) [8] features an on-demand course detailing Open Enrollment changes as well as presentations from CU's benefits providers.
- If you have questions, reach out an Employee Services benefits professional by email at [benefits@cu.edu](mailto:benefits@cu.edu) [9] 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?

Most faculty and staff will be automatically re-enrolled in their current plans.

There are two exceptions:

- **CU Health Plan — Extended is being discontinued.** Employees currently enrolled in the Extended plan must choose a replacement medical plan from CU's four plan options this Open Enrollment **or they will lose medical coverage for the 2025-26 plan year.**
- Those enrolled in a Health Care **Flexible Spending Account** and/or a Dependent Care Flexible Spending Account must re-enroll for plan year 2025-26.

Remember to make your plan selections by **5 p.m. (MT) May 9.**

[open enrollment](#) [10], [Anthem](#) [11], [Kaiser](#) [12], [medical](#) [13], [dental](#) [14], [Vision](#) [15], [Delta Dental](#) [16], [hsa](#) [17], [fsa](#) [18], [CU Health Plans](#) [19], [health care](#) [20]

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