Published on *University of Colorado* (https://www.cu.edu)

Open Enrollment: Comparing health plan costs and coverage for 2026 [1]

April 10, 2026 by ES and UIS Communications [2]

Beginning July 1, the University of Colorado is increasing its investment in quality health care for CU's benefits-eligible employees by $56.5 million for the new benefits plan year.

Open Enrollment, from April 20 to May 8, is the annual window for faculty and staff to make changes to benefits coverage, outside of qualifying life events. Monthly health plan premiums will vary. Visit?the? Rates webpage [3]?to view rate sheets and compare costs for all available plans. Faculty and staff should examine CU's benefit plan premiums and cost structures, coverage and networks before choosing plans that best fit their needs.

The rate changes highlighted below apply to university staff, faculty and Classified employees. Graduate Medical Education (GME) residents should see the GME post [4] to review plan costs and updates.

Medical plans

University contributions to your healthcare increase by $56.5 million

The university will continue its best-in-class approach to funding employee healthcare. For active employees on medical plans, the university contributes a set amount across each coverage tier, as outlined below.

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
$865.50	$1,720.00	$1,665.50	$2,615.00

Monthly medical plan premiums for employees are determined based on the plan's total premium minus CU's contributions, resulting in the monthly rate paid by faculty and staff. The university's increased contributions are in response to rising medical coverage costs nationwide. The Kaiser Family Foundation estimates that Affordable Care Act insurers are raising rates by about 26% [5] on average for the 2026 plan year.

CU's four medical plans are designed to meet the varying needs of faculty and staff. Some offer lower upfront premiums paired with higher deductibles when services are used. Others have higher premiums paired with lower deductibles when services are used.

All CU health plans emphasize preventive care by providing these services at no cost to covered members.

High Deductible plan

The High Deductible plan offers the lowest monthly premiums — including $0 for employee-only coverage. Rates for the High Deductible plan are not changing for the upcoming year.

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
$0	$27.00	$24.00	$39.00

This plan pairs low premiums with a $1,700 in-network deductible for single coverage and a $3,400 for family coverage — the IRS minimum for Health Savings Account (HSA) [6] eligible plans. Maximum annual in-network out-of-pocket costs are $3,400 (individual) and $6,800 (family), excluding premiums. An HSA offers tax-advantaged savings for qualified health care expenses.

CU Health Plan – High Deductible also offers a national network of Anthem providers and allows out-of-network coverage. Both the deductible and the out-of-pocket maximum are higher at out-of-network providers; see plan rate sheets [3] for details.

Exclusive plan

Monthly premiums for the Exclusive plan will increase for the upcoming plan year, rising between $53.50 and $149.50.

Employee Only	Employee + Spouse	Employee + Child(ren)	Family

$134.00	$311.00	$273.00	$438.5

This plan’s deductibles are also increasing to $500 for single coverage and $1,000 for family coverage. These deductibles are paired with predictable, fixed copays for services within the Exclusive network, which continues to focus on UCHealth hospitals and Children’s Hospital Colorado. With UCHealth facilities prominent along Colorado’s I-25 corridor, this plan is often favored by members who choose CU-centered care.

Out-of-pocket maximums are also increasing to $10,600 for single coverage and $21,200 for family coverage.

Pathway plan

Monthly premiums for the pathway plan will decrease for the upcoming plan year, ranging from $93.50 to $252.

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
$84.00	$219.00	$217.00	$346.00

The plan also features a $500 deductible for single coverage and a $1,000 deductible for family coverage.

Starting April 1, 2026, the Pathway plan added Children’s Hospital Colorado as an in-network provider.

Members living or seeking care outside of Colorado have access to Anthem’s full national PPO network on the Pathway plan, the same out-of-state network as the High Deductible plan.

Out-of-pocket maximums are also increasing to $10,600 for single coverage and $21,200 for family coverage.

Kaiser plan

Kaiser will see a modest rate increase this year, ranging between $9.50 and $48.

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
$311.5	$719.00	$578.00	$974.50

Kaiser offers a $0 deductible paired with predictable fixed copays for services within Kaiser’s Colorado network.

Out-of-pocket maximums are also increasing to $10,600 for single coverage and $21,200 for family coverage.

Dental plans

Essential dental plan

The Essential plan's monthly rates will increase slightly, between $0 and $1.50, depending on coverage level, with employee-only coverage offered for $0. This plan grants access to providers within the Delta Dental preferred provider option (PPO) network in Colorado and throughout the United States.

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
$0	$19.00	$24.50	$55.50

Choice dental plan

The Choice plan's monthly rates will increase slightly, between $0.50 and $4, based on coverage level. This plan lets you see any dentist, though you'll have lower out-of-pocket costs by seeing a dentist on the Delta Dental preferred provider option (PPO) list. It also includes additional coverage for services such as adult orthodontics.

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
$19.00	$57.50	$67.50	$118.00

Vision plan

Monthly premiums for the vision plan will increase between $0.10 and $0.30, depending on coverage level. The voluntary Anthem Blue View Vision Plan covers annual eye exams for a $20?copay, as well as a $225 per-person annual allowance for frames or contact lenses. The network of providers is extensive.

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
$7.30	$12.80	$13.80	$21.10

Short-term disability

As of April 1, short-term disability coverage has enhanced features. The weekly maximum benefit has increased to $2,500 and the waiting period for accidents or sickness has been reduced to 14 days.

This is optional coverage for faculty and university staff [7], who can opt to enroll. Classified staff are enrolled [8] in short-term disability automatically.

Additional plan changes

The annual limit for a Dependent Care Flexible Spending Account [9] is increasing to $7,500 per household, or $3,750 for married couples filing separately (up from $5,000).

During Open Enrollment, employees can enroll in or increase Optional Term Life insurance coverage up to $350,000 without being required to submit a medical history.

See the What's New page [10] for more details.

Considering something new from the menu?

If you're considering changing plans, Employee Services has resources to help you make your choices.

Starting April 20, take advantage of these resources:

- Visit the Open Enrollment website [11] for details on plans, rates [3], changes and plan comparisons [12].
- The Benefits Toolkit [13] can answer the most common questions about your medical coverage and help you compare plans.
- You can watch on-demand courses detailing Open Enrollment changes [14] as well as presentations from CU's benefits providers.

Faculty and staff are encouraged to visit their campus Open Enrollment health fairs beginning April 22. At these in-person events, employees can meet with Employee Services and plan representatives from Anthem, Kaiser, Delta Dental and more.

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

Employee Services' benefits professionals are available to answer questions at 303-860-4200, option 3, or?benefits@cu.edu [15].

Benefits-eligible employees must make their plan selections by?**5 p.m. MDT May 8**. Visit the? Open Enrollment website [16]?for more in

open enrollment [17], CU Health Plans [18], dental [19]
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