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Open Enrollment: Greater CU contributions prevent rate increases for 3 of 4 medical plans [1]

April 11, 2025 by Employee Services [2]

The University of Colorado is increasing its investment in quality health care for CU's workforce by 5.9% overall for the new benefits plan year beginning July 1.

Monthly health plan premiums will range broadly — with many plan premiums unchanged, some increasing by a few dollars and one increasing significantly. That's why it's important for faculty and staff to examine CU's benefit plan premiums and cost structures, coverage and networks before choosing plans that best fit their needs.

"I'm often asked which CU Health Plan is the best plan," said Tony DeCrosta, CU Health Plan chief administrator. "The answer is there isn't a single best plan. We offer options. It's about finding the plan that is the ideal fit for you, which depends on your health care needs, your financial priorities, location, and network (hospital and provider) preferences."

Open Enrollment, from April 21 to May 9, is the annual window for faculty and staff to make changes to benefits coverage, outside of qualifying life events. Visit the Rates webpage [3] to view the rate sheets and compare costs for all available plans.

Medical plans

University contributions increase by 5.9%

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

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
$766.00	$1,512.00	$1,464.50	$2,282.00

Monthly medical plan premiums for employees are determined based on the applicable plan's total premium minus CU's contributions to arrive at the monthly rate paid by faculty and staff.

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 Plan plans emphasize preventive care by providing these services at no cost to

covered members.

High Deductible plan

The high deductible offers the lowest monthly premiums — including $0 for employee-only coverage. Plan rates on High Deductible are not changing for the upcoming year.

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

This low monthly premium is paired with a $1,650 deductible for single in-network coverage and $3,300 deductible for family in-network coverage, which is the lowest deductible allowed by the IRS for high deductible plans that pair with a Health Savings Account (HSA). With a maximum member annual out-of-pocket cost for employee-only coverage of $3,300 and $6,600 for family coverage (excluding premiums), pairing the high deductible plan with an HSA offers tax-free savings that can be used to pay for qualified health care expenses now and into retirement.

The High Deductible plan also offers a national network of Anthem providers and allows out-of-network coverage.

Exclusive plan

The Exclusive plan offers a low monthly premium, which will not change for the upcoming plan year.

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
$80.50	$234.50	$148.50	$289.00

This plan offers low deductibles ($350 for single coverage and $750 for family coverage) paired 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 choosing to use CU-centered health care.

Pathway plan

CU’s newest medical plan in the lineup is the Pathway plan.

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
$177.50	$467.00	$328.50	$598.00

Pathway is offered for a moderate premium as compared to the other offerings. The plan also features a $500 deductible for single coverage and $1,000 for family coverage.

The Pathway plan provides access to high-quality health care in Colorado through Anthem's Pathway network, centered around Rocky Mountain Children's Hospitals, HCA and UCHealth hospital systems and Boulder Community Health. This plan offers a copay and coinsurance model to provide a more predictable cost structure for members looking for a broader network than offered by the Exclusive plan.

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

Kaiser plan

Kaiser will see the highest rate increases this year, increasing between $67.50 and $177.50, primarily due to high-than-market administrative fees and continued migration away from the plan in recent years.

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
$302.00	$702.00	$547.00	$926.50

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

Dental plans

Essential dental plan

Essential dental's monthly rates will increase slightly, between $0 and $3.50 based 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	$18.50	$24.00	$54.00

Choice dental plan

Choice dental monthly rates will increase slightly, between $1 and $6, based on coverage level. This plan lets you see any dentist — although you'll 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
$18.50	$55.50	$65.00	$114.00

Vision plan

Monthly premiums for the vision plan will increase from between 20 cents to 55 cents, depending on coverage level. The voluntary Anthem Blue View Vision Plan covers annual eye exams for a $20 copay, as well as $225 per person allowance for the yearly purchase of frames or contact lenses, for each participant. The network of providers is extensive.

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
$7.20	$12.60	$13.60	$20.80

Short-term disability

Rates for short-term disability coverage rate for faculty and university staff will decrease from .048 to .02 for every $10 in coverage.

For faculty and university staff, short-term disability insurance provides 60% of weekly pre-disability earnings up to a maximum of $1,500.

Considering a new benefits lineup?

If you're considering changing plans, Employee Services has resources to coach you through the decision-making process.

Starting April 21, take advantage of these resources:

- Visit the Open Enrollment website [4] for full details on each benefits plan, rates [5], an overview of changes [6], plan comparisons and more.
- The Benefits Toolkit [7] can answer the most common questions about your medical coverage and provide guidance in selecting plans.
- The virtual Open Enrollment Fair features an on-demand course detailing Open Enrollment changes 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 attend talks and meet with representatives from Employee Services as well as plan representatives from Anthem, Kaiser, Delta Dental and more.

- **CU Denver:** 10 a.m. – 2 p.m. April 22 at the Wellness Center Gymnasium
- **CU Boulder**: 10 a.m. – 2 p.m. April 24 at University Memorial Center, Room 235
- **CU Colorado Springs**: 10 a.m. – 2 p.m. April 29 at University Center, Room 122
- **Anschutz Medical Campus:** 2:30 p.m. – 6:30 p.m. April 30 at Krugman Conference

Room, Research 2 Building

Employee Services' benefits professionals are available to answer questions at 303-860-4200, option 3, or benefits@cu.edu [8].

Benefits-eligible employees must make their plan selections by **5 p.m. (MDT) May 9**. Visit the Open Enrollment website [9] for more information.

open enrollment [10], CU Health Plans [11], [12], [12], dental [13]
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