

Read all about it: Important health plan changes starting July 1 ^[1]



June 12, 2023 by [Employee Services](#) ^[2]

CU Health Plan enrollees have some important plot developments to catch up on for the new plan year, which begins July 1.

Whether you decided to keep your existing health plans or updated your elections during Open Enrollment, you should know about important changes, including significant pharmacy changes, expanded fertility treatment and more.

Get ready for the new plan year by reading up on your plan changes.

Check your enrollment and submit important documents

Prior to July 1, [log in to the employee portal](#) ^[3] to check your enrollment. The effective date for next year's benefits is **July 1, 2023**.

If you've added dependents to your plan, remember to submit a Dependent Eligibility Form along with supporting documentation.

What to expect July 1

There are six key changes to CU Health Plan offerings for the new plan year:

- Pharmacy benefits for all medical plans will change, with lower costs for generic drugs.
 - Anthem plan members will see significant changes for filling maintenance and specialty medications ([see details below](#)).
- CU's vision plan will increase the annual allowance for one pair of eyeglass frames or prescription contact lenses from \$155 to \$225 for each covered member.
- Fertility services will expand to include Kaiser members, and all medical plans and cover up to three cycles of fertility treatments.
- Covered plan members with diabetes may be eligible to have insulin, generic medication and supplies provided by an in-network pharmacy with no copay. Brand name diabetic medications will be subject to applicable copays, deductibles or coinsurance, depending on the member's health plan.
- Out-of-pocket limits will increase for CU's Exclusive, Extended and Kaiser medical plans.

- CU Health Plan — Exclusive will see an increased individual deductible and copayments will increase for certain facility services.

Significant pharmacy changes for Anthem plan members

Pharmacy benefit updates present the largest changes coming to CU Health Plans, particularly for Anthem plan members. Anthem plans include CU Health Plan Extended, Exclusive and High Deductible and their pharmacy benefits are managed through CVS Caremark [4].

How to fill maintenance and specialty medications will change for Anthem members.

- **Maintenance medications:** Prescriptions must be filled in 90-day supplies from a CVS Pharmacy location (including those inside Target stores) or by mail through the CVS Caremark Mail Service Pharmacy.
 - Maintenance medications on Anthem plans (except Medicare) can no longer be fulfilled through UCHealth's mail order pharmacy.
- **Specialty medications:** Specialty prescriptions — typically medications used to manage complex conditions — must be filled through CVS Specialty Pharmacy.
- **Short-term medications – no changes:** Members filling one-time or short-term prescriptions, such as antibiotics, may continue to fill those prescriptions at any CVS Pharmacy or CVS Retail Network Pharmacy. Network pharmacies encompass a national network of 68,000 locations including all major chains, supermarket pharmacies, Walgreens, UCHealth retail pharmacies, community pharmacies and more.

Take action to move your prescriptions: Visit our CVS Caremark page [4] for instructions to transfer any existing maintenance or specialty prescriptions.

CU Health Plan members can receive up to three grace refills at a CVS retail network pharmacy before medications must be transferred. After three refills, medications will not be covered, and you will have to pay 100% of the prescription cost.

Employee Services and CVS will contact Anthem members throughout the summer to remind them to move their prescriptions and share more detailed instructions for members to complete the transition.

All pharmacy changes

Overall, Anthem and Kaiser plan members will see lower costs on generic drugs and when ordering 90-day supplies via mail order.

Costs for brand name and specialty medications will increase for the Exclusive, Extended and Kaiser plans, and will remain the same or decrease for the High Deductible plan – depending on where a prescription is filled.

For more details on formulary changes, prescription costs, new refill requirements and all other plan updates, visit the CVS Caremark [4] or Kaiser plan pages [5].

ID cards

New physical ID cards will only be issued if you have changed plans during the open enrollment period.

Access digital ID cards

All medical and dental plans will have access to digital ID cards through mobile apps provided by Anthem, CVS Caremark, Kaiser and Delta Dental.

These services allow members to have their medical cards available anytime, anywhere as long as they have their mobile device. You can also save your ID cards to your Apple Wallet or other digital wallet apps or login from a computer to print a paper copy.

If mail delays prevent your physical ID card from arriving in time for an appointment, digital options can give you instant access.

See the [digital ID cards page](#) ^[6] for steps to access your card.

Life changes

When life changes ^[7], you may be able to update your coverage and add or remove dependents to meet your specific needs. So, stay prepared! When something happens that changes how you use your health benefits, visit the [life changes webpage](#) ^[8] to learn what changes you can make and how to make them.

How to get help

Plan year 2023-24 benefits information is available on the [Employee Services website](#) ^[9]. If you have additional questions about these or other benefits issues, you can contact an Employee Services benefits professional by email at benefits@cu.edu ^[10] or call 303-860-4200, option 3.

[CU Health Plans](#) ^[11], [health care](#) ^[12], [open enrollment](#) ^[13], [Anthem](#) ^[14], [Kaiser](#) ^[15], [CVS](#) ^[16], [pharmacy](#) ^[17]

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- [1] <https://www.cu.edu/blog/work-life/read-all-about-it-important-health-plan-changes-starting-july-1>
- [2] <https://www.cu.edu/blog/work-life/author/34887> [3] <https://www.cu.edu/docs/see-your-benefits-and-plans> [4] <https://www.cu.edu/employee-services/benefits-wellness/cvs-caremark-pharmacy-services>
- [5] <https://www.cu.edu/employee-services/open-enrollment/current-employees/medical-plans/kaiser>
- [6] <https://www.cu.edu/employee-services/benefits-wellness/digital-delivery/digital-id-cards>
- [7] <https://www.cu.edu/blog/work-life/keep-your-employee-benefits-date-through-all-stages-life>
- [8] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/life-changes>
- [9] <https://www.cu.edu/employee-services/open-enrollment> [10] <mailto:benefits@cu.edu>
- [11] <https://www.cu.edu/blog/work-life/tag/cu-health-plans> [12] <https://www.cu.edu/blog/work-life/tag/health-care> [13] <https://www.cu.edu/blog/work-life/tag/open-enrollment>
- [14] <https://www.cu.edu/blog/work-life/tag/anthem> [15] <https://www.cu.edu/blog/work-life/tag/kaiser>
- [16] <https://www.cu.edu/blog/work-life/tag/cvs> [17] <https://www.cu.edu/blog/work-life/tag/pharmacy>