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Scout out benefits plan changes ahead of Open Enrollment [1]



April 15, 2025 by Employee Services [2]

Now is the time to crack open your playbook and research your options to select the right health plans for yourself, your family and your lifestyle.

Open Enrollment [3] is the annual opportunity for University of Colorado faculty and staff to review upcoming health plan changes, compare their current coverage to their actual health care needs and enroll. Open Enrollment begins at 8 a.m. (MT) April 21 and ends at 5 p.m. (MT) May 9, with new plan-year coverage beginning July 1.

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 different 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.

What's new?

The new plan year will feature some major changes to CU Health Plans:

- **CU Health Plan — Extended is being discontinued**. Employees currently enrolled in the Extended plan must choose a different medical plan this Open Enrollment or **they will lose medical coverage** for the 2025-26 plan year.
- **A new Anthem-administered plan, CU Health Plan — Pathway**, will be added and will offer hospital coverage for Rocky Mountain Children's Hospital, Boulder Community Hospital, HCA hospitals and UC Health hospitals.
- Starting with the 2025-26 plan year, **non-Medicare retirees and surviving spouses** can enroll in any active CU medical plan until they reach Medicare eligibility.
- **Deductibles will increase** for the High Deductible plan to meet IRS minimums.

- **Out-of-pocket maximums will increase** slightly for High Deductible, Exclusive and Kaiser.
- Visit the What's new webpage [4] for full details.

What's new [4]

About CU's new medical plan: Pathway

The elimination of CU Health Plan — Extended and addition of CU Health Plan — Pathway represents this year's most significant plan changes. Get to know the newest plan option:

- Access to high-quality health care in Colorado through Anthem's established Pathway network. In-network hospitals will include Rocky Mountain Children's Hospital, Boulder Community Hospital, HCA Hospitals and UC Health Hospitals.
    - Children's Hospital Colorado (CCHO) will be out-of-network, except for emergencies.
- Members living 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 discontinued Extended Plan.
- **Lower deductibles compared to the Extended Plan:** $500 for single coverage and $1,000 for family coverage.
- **Annual out-of-pocket maximum:** $9,200 for single and $18,400 for family.
- This plan requires copays and coinsurance. See the summary of benefits coverage [5] for details.
- Visit Anthem's CU microsite [6] and select CU Health Plan — Pathway to find providers.
- ID cards will be hardcoded with "Network Provider." Members can see any in-network provider.

See this year's rate sheets [7] to find more details about the monthly cost for the new CU Health Plan — Pathway option, as well as CU's other medical, dental, vision and insurance plans.

Need to draw up a new game plan? We can help.

Everyone has specific health coverage needs. Open Enrollment is your chance to reassess your game plan, and Employee Services is here to provide the information you need to build a winning benefits roster.

Available online starting April 21:

- Visit the Open Enrollment website [3] for full details on each benefits plan, rates [7], an overview of changes [4], plan comparisons and more.
- The Benefits Toolkit [8] can answer the most common questions about your medical coverage and guide you through your plan selections.
- In the virtual Open Enrollment Fair, you can watch an on-demand course detailing Open Enrollment changes as well as presentations from CU's benefits providers.

Campus health fairs:

Visit your campus wellness fairs beginning April 22. At these in-person events, employees can attend talks and meet with representatives from Employee Services, 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, Multipurpose space (Room 235)
- **CU Colorado Springs:** 10 a.m. – 2 p.m. April 29 at University Center, Room 122
- **Anschutz Medical Campus:** 2:30 – 6:30 p.m. April 30 in Research 2, Krugman Conference Room

Remember to make your plan selections by **5 p.m. (MT) May 9**. Visit the Open Enrollment website [3] for more information.

open enrollment [9], Vision [10], [11], [11], dental [12]
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