Regardless of which plan you choose, you will have the following coverage:

- **Preventative care**:
  - Preventative Care - Medical: A routine health care check-up that will include tests or exams, flu and routine shots, and patient counseling to prevent or discover illness, disease or other health problems. All recommended preventive services would be covered as required by the Affordable Care Act (ACA) and applicable state law.
  - Preventative Care - Mental: One no-cost preventative mental health visit per plan year beginning on July 1, 2022. Learn more about your mental health benefit options on our Mental Health Resources page.

- **Deductible**: An amount that you are required to pay before the plan will begin to reimburse for covered services.

- **Copayment** (copay): A fixed-dollar amount that you must pay out of your pocket at the time of service to a provider or a facility for a specific health covered service. Copays do not apply to the deductible requirement. For example, an office visit may have a copay of $30 under the Exclusive Plan and $40 under the Extended. You must pay the amount at the time of service.

- **Emergencies**: Urgent Care is covered, both in and outside the U.S.

- **Affordable prescription drug prices from CVS Caremark and Kaiser Permanente**.

Dual Coverage: You cannot be covered as both an employee and dependent for any CU medical, dental or vision plan.
Plan rates

See what you'll pay each month for CU's medical plans.

Rates

Compare plans

Use this tool to compare CU's four medical plans.

2022-23 Plan Year

Plan microsites

Find a doctor, access your member portal and more.

- Anthem
- Kaiser
Understand your Medicare options before you act

Active CU employees enrolled in a CU Health Plan have a lot to consider before enrolling in Medicare. Employees Services can explain the multiple considerations behind the decision to enroll – or not.

[Get started](https://www.cu.edu/employee-services/benefits-wellness/current-employee/medical-plans)

**Groups audience:** Employee Services

**Right Sidebar:**
- ES: Benefits & Wellness - Current Employee Sidebar
- ES: Benefits & Wellness - IWT Current Employee Medical Plans
- ES: Benefits & Wellness - Contact

**Sub Title:**
You've got access to quality, personalized medical care with CU's medical plans. CU contributes 85% to 90% of your premiums, making medical care affordable for you and your dependents.

**Source URL:** https://www.cu.edu/employee-services/benefits-wellness/current-employee/medical-plans

**Links**
[1] https://www.cu.edu/employee-services/benefits-wellness/current-employee/medical-plans
[5] https://www.cu.edu/employee-services/benefits-wellness/mental-health-resources
[8] https://www.cu.edu/docs/when-and-where-get-care
[10] https://healthy.kaiserpermanente.org/health/care/lut/p/a0/HcINDslgEEDhs_QAkwFtrLgr1F5BYTehYyUp0CDWeHt_LuuT2nuyXk88aFJ4g8Bf_fd7jEIp8LTde0KFbC82R0KYMnvydf0alBr8w2lYZoeV0Q3MAFKeBahuEKAPRkk9yH4_drjO
[12] https://www.cu.edu/employee-services/extended
[13] https://www.cu.edu/employee-services/high-deductible
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[16] https://www.cusys.edu/plans/compare/2022/
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