Medical Plans [1]

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

- **Preventative care** - Medical care that includes 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. [2] is fully covered: no deductible. [3], no copay. [4]

  - **Deductible** - An amount that you are required to pay before the plan will begin to reimburse for covered services. [3], no copay. [4]

  - **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. [4]. Zero. Zip. Zilch.

- **Emergencies** - Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care [5] and emergency care. [6] is covered (copays). [4] may apply), both in and outside the U.S. Decide where you should go to receive care here [7].

- **Affordable prescription drug prices** from Anthem [8] and Kaiser Permanente [9].

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

Click on a tile to learn more about each plan.
Plan rates

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

Rates [14]

Compare plans

Use this tool to compare CU's medical plans.

Get started [15]

Plan microsites

Find a doctor, access your member portal and more.

- Anthem [16]
- Kaiser [17]

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 percent 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
[9] https://healthy.kaiserpermanente.org/healthcare/lut/p/a0/HcInDslgEEDhs_QAkwFtrLgr1F5BYTehYyUp0CDWeHt_lubT2nyuXk88aFJ4g8Bf_fd7jEp8LITde0KFbC82R0KYMnvdfoalBr8w2IYZoeVoQO3MAFKeBahuEKAPRkk9yH4_drjQ
[10] https://www.cu.edu/employee-services/benefits-wellness/current-employee/medical-plans/exclusive