

Exclusive ^[1]

Under this Anthem-administered plan, you can choose any health care provider within one single statewide network^[2]. The facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services ^[2], giving you access to a great number of doctors and specialists^[3]. A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions. A non-physician specialist is a provider who has more training in a specific area of health care. ^[3] across the Front Range. You will receive care at UCHealth facilities by physicians from the CU School of Medicine, UCHealth Medical Group and others. Your primary care provider^[4] (PCP) A physician (medical doctor or doctor of osteopathic medicine), nurse practitioner, clinical nurse specialist or physician assistant, as allowed under state law, who provides, coordinates or helps a patient access a range of health care services ^[4] manages your care, so you'll need to get referrals^[5]. A written order from your primary care provider for you to see a specialist or receive certain health care services for any covered service that cannot be performed by your primary care provider. This applies to our Anthem Exclusive and Kaiser plans. ^[5] to see specialists^[6]. A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions. A non-physician specialist is a provider who has more training in a specific area of health care. ^[3] with the exception of OB/GYNs, ophthalmologists, chiropractors or acupuncturists, within the Exclusive Plan network^[7]. The facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services ^[2] The tradeoff is that you'll save money by doing so.

This plan will also provide 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 ^[6].

There is no out-of-network^[8] (Non-participating providers or facilities that do not enter into a network agreement, usually resulting in higher out of pocket expenses to you. ^[7] coverage except for urgent and/or emergency care.

Plan details

- [CU Health Plan - Exclusive Benefits Coverage Summary](#) ^[8] (13 pages)
- [CU Health Plan - Exclusive Benefits Booklet](#) ^[9] (118 pages)
- [Anthem Preventative Care Guidelines](#) ^[10]

Covered providers^[11] An individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. ^[11] and medications

- [Find a provider or urgent care](#) ^[12]
- Call Anthem at 1-855-646-4752
- [Learn about prescription coverage and see FAQs](#) ^[13]
- Call CVS Caremark at 1-888-964-0121
- [WINFertility](#) ^[14]

CU Health Plan - Exclusive Guest Membership

If you have [dependents](#) [Dependent](#) An employee's spouse, common-law spouse, civil union partner, domestic partner, children under the age of 27, and qualifying disabled children over age 27 of the employee or of the spouse/partner who are biological, legally adopted or for whom there are parental responsibility documents issued by a court. ^[15] covered by this plan who will be living out-of-state during the 2021-22 plan year, you may enroll them in CU Health Plan - Exclusive [Guest Membership](#) [Guest Membership](#) An "away from home care" program that allows your dependent children to have coverage outside the CU Health Plan Exclusive service area and is available only in certain states. ^[16] for additional, temporary coverage in participating states. [Guest Membership](#) [Guest Membership](#) An "away from home care" program that allows your dependent children to have coverage outside the CU Health Plan Exclusive service area and is available only in certain states. ^[16] coverage ends with the health plan year. You must apply for and enroll in this program during each Open Enrollment to receive and maintain this benefit.

To get started, see Anthem's instructions for applying:

- [Guest Membership 2021-22](#) ^[17]
- [Guest Membership 2022-23](#) ^[18]

Or call Anthem Blue Cross Blue Shield at 1-800-735-6072.

Features and considerations

Plan type

[HMO](#) [Health Maintenance Organization \(HMO\)](#) A managed health care system designed to give you access to quality, cost-effective service while optimizing utilization and cost of service. With an HMO, such as the case of our CU Health Plan Exclusive, you must choose a primary care provider from a network of physicians, facilities and other providers affiliated to CU. Your primary care provider will manage and coordinate any care of most specialists you may need by providing you with a referral within the network. ^[19] - CU [network](#) [Network](#) The facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services ^[2]

**DeductibleDeductible -
Exclusive PlanAn
amount that you are
required to pay before
the plan will begin to
reimburse for covered
services. Copay
services, such as office
visits, do not apply to
deductibles. This plan
has an “individual
deductible” of \$250 up
to \$750 maximum for
family coverage. This
means that when each
member satisfies their
individual deductible,
that member is eligible
for benefits. When there
are more than three (3)
covered members, the
full amount of \$750 can
be reached collectively.**

[20]

\$250 per individual (Each member must meet their individual \$250)

\$750 family maximum (3+ members)

Out-of-pocket limit

2022-23 Plan Year: \$8,700/individual; \$17,400/family for in-network providers

Primary care provider
Primary Care Provider (PCP)
A physician (medical doctor or doctor of osteopathic medicine), nurse practitioner, clinical nurse specialist or physician assistant, as allowed under state law, who provides, coordinates or helps a patient access a range of health care services [4] - \$30/visit

Specialist
Specialist
A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions. A non-physician specialist is a provider who has more training in a specific area of health care. [3] - \$40/visit

Urgent Care
Urgent Care
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 [21] - \$30/visit

Office visit

Office visit copays
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. [22] do not apply toward the deductible.
Deductible
An amount that you are required to pay before the plan will begin to reimburse for covered services. [23]

Emergency care

Emergency Care

A medical or behavioral health condition that must be treated at the emergency department of a hospital due to an illness, injury, symptom or condition severe enough to risk serious danger to your health (or, with respect to a pregnant woman, the health of her unborn child) if you didn't get medical attention. See where and when to get care. [24]

\$250 copay
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. [22] (waived if admitted)

Tier 1 \$13-15

Tier 3 \$50

**Prescription drug
coverage (Rx) [13]
30-day supply***

Tier 2 \$35

Tier 4 \$75

*Maintenance and specialty medications may be purchased at retail pharmacy. After three fills, UCHealth Retail Pharmacies or Mail Order must be used.

Must be used for 90-day supply for maintenance medications.

**Mail order Rx
90-day supply**

Cost Savings: 90-day supply for the price of a 60-day supply.

Groups audience:

Employee Services

Right Sidebar:

ES: Benefits & Wellness - Current Employee Sidebar

ES: Benefits & Wellness - Contact

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

Links

[1] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/medical-plans/exclusive>

[2] <https://www.cu.edu/es-benefits-glossary/network>

[3] <https://www.cu.edu/es-benefits-glossary/specialist>

[4] <https://www.cu.edu/es-benefits-glossary/primary-care-provider-pcp>

[5] <https://www.cu.edu/es-benefits-glossary/referral>

[6] <https://www.cu.edu/employee-services/benefits-wellness/mental-health-resources>

[7] <https://www.cu.edu/es-benefits-glossary/out-network>

[8] <https://www.cu.edu/docs/cu-health-plan-exclusive-benefits-summary>

[9] <https://www.cu.edu/docs/cu-health-plan-exclusive-benefits-booklet>

[10] <https://www.anthem.com/preventive-care/>

[11] <https://www.cu.edu/es-benefits-glossary/provider>

[12] <https://www.anthem.com/cuhealthplan/find-a-doctor/>

[13] <https://www.cu.edu/employee-services/benefits-wellness/cvs-caremark-pharmacy-services>

[14] <https://managed.winfertility.com/cuhealthplan/>

[15] <https://www.cu.edu/es-benefits-glossary/dependent>

[16] <https://www.cu.edu/es-benefits-glossary/guest-membership>

[17] <https://www.cu.edu/doc/guest-membership-v61721pdf>

[18] <https://www.cu.edu/doc/guest-membership-v61522pdf>

[19] <https://www.cu.edu/es-benefits-glossary/health-maintenance-organization-hmo>

[20] <https://www.cu.edu/es-benefits-glossary/deductible-exclusive-plan>

[21] <https://www.cu.edu/es-benefits-glossary/urgent-care>

[22] <https://www.cu.edu/es-benefits-glossary/copayment-copay>

[23] <https://www.cu.edu/es-benefits-glossary/deductible>

[24] <https://www.cu.edu/es-benefits-glossary/emergency-care>