

GME Medical Interns, Residents and Subspecialty Fellows

[1]

Welcome to CU! Get familiar with your comprehensive CU benefits package, and sign up during the applicable enrollment period.



its Orientation page.

[2]



[3]

Click on a tile



enefits

[4]

Some highlights of CU Health Plan – Exclusive:

- 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. [5] is fully covered: no deductible Deductible An amount that you are required to pay before the plan will begin to reimburse for covered services. [6], no 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.

[7]. Zero. Zip. Zilch.

- Emergencies are never planned. That's why all urgentUrgent CareCare 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 [8] and emergency careEmergency CareA 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. [9] is covered (copaysCopayment (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. [7] may apply), both in and outside the U.S. Decide where you should go to receive care here [10]
- Affordable pres



[12]

CU Health Plan — Essential Dental plan offers extensive coverage with affordable deductibles DeductibleAn amount that you are required to pay before the plan will begin to reimburse for covered services. [6] and coinsurance paymentsCoinsuranceThe portion of expenses that you have to pay for certain covered services, calculated as a percentage. For example, if the coinsurance rate is 20%, then you are responsible for paying 20% of the bill, and the insurance company will pay 80%. [13]:

- 100% preventative care coverage
- Four yearly cleanings (regular and periodontal) and two oral exams
- Two fluoride treatments (age 17 and under)
- Right Start 4 Kids Program [14]: Kids, ages 0-12, who are enrolled receive 100% coverage, excluding orthodontic services Orthodontic Coverage^ treatment that aligns a person's teeth,



[16]



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VOLUNTARY RETIREMENT PLANS



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[How do you want your benefits taxed? See your options](#) [19]



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Life can change quickly. Your benefits should, too.

Life Events guides outline allowable benefits changes outside of Open Enrollment. Most changes must be made within 31 days.

[Learn more](#) [20]

WELLNESS PROGRAMS



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Groups audience:

Employee Services

Right Sidebar:

ES: Benefits & Wellness - GME Medical Resident Sidebar

ES: Benefits & Wellness - Contact

ES: Benefits & Wellness - GME Contact

Source URL: <https://www.cu.edu/employee-services/benefits-wellness/gme-medical-interns-residents-and-subspecialty-fellows>

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- [4] <https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/exclusive>
- [5] <https://www.cu.edu/es-benefits-glossary/preventative-care-medical>
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[21] <https://www.becolorado.org/program/>