Medical Plans

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

- **Preventative care** - 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. [2] is fully covered: no deductible. [3], no copay. [4]. Zero. Zip. Zilch.
- **Emergencies** are never planned. That’s why all urgent care [5] and emergency care [6] is covered (copays). 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].
- **Affordable prescription drug prices** from CVS Caremark [9] and Kaiser Permanente [10].

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

Compare plans

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

2023-24 Plan Year

Plan microsites

Find a doctor, access your member portal and more.

- Anthem
- Kaiser

Groups audience:
Employee Services

Right Sidebar:
ES: Benefits & Wellness - Contact
ES: Benefits & Wellness - GME Medical Resident Sidebar

Sub Title:
You've got access to quality, personalized medical care with CU's medical plans. CU contributes 85% to 100% of your premiums, making medical care affordable for you and your dependents.

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

Links
[1] https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/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/healthcare/tut/p/a0/HclNDsIgEDhs_QAwFtrLgr1F5BYTehYyUp0CDWeHt_luT2nyuXk88aFJ4g8Bf_iD7jIEp8LITde0KFbC82R0KYMnydfoalBr8w2lYZoeVoQO3MAFKeBahuEKAPRkk9yH4_drjO
[12] https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/medical-plans/extended