Medical Plans [1]

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

- **Preventative care** - Medical 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.

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

- All plans provide one no-cost preventative mental health visit per plan year. Learn more about your mental health benefit options on our Mental Health Resources page [5].

- Emergencies are never planned. That’s why all urgent 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 [6] and emergency care [7] 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] may apply), both in and outside the U.S. Decide where you should go to receive care [8].


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.
EXTENDED

HIGH DEDUCTIBLE

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

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

2024-25 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 up 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/loca/p/a0/HCINDSlgEEHs_QAkWFrLeGr1F5BYTehYyUp0CDWeHt_lu bT2nyXk88afJK4g8BFf_I7jIEpSLITde0KFbC82R0KYMnydf0alBr8w2lYmoeVoQQMAFKeBahuEKAPRkk9yH4_drjC
[12] https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/medical-plans/extended