# **How to Enroll**

You may be eligible for a range of medical, dental, vision, life and disability insurance benefits. You must choose whether to enroll in or waive your offered benefits within **31 days** of your hire date.

Some benefits will enroll you automatically if you take no action, so please review all your options. You can easily waive or enroll in your benefits by using the benefits enrollment tool in your employee portal.

As a new hire, your elections will remain effective for the remainder of the plan year (July 1–June 30).

**Need help choosing your benefits?** Visit the Payroll and Benefits Orientation pages to find videos, guides and other resources to guide your decisions. There are options for faculty and staff, Spanish speakers, post-docs and Graduate Medical Education interns, residents and subspeciality fellows.

### Video of Post Open Enrollment - How to Enroll 2025

- Instructions
- What happens if I take no action?

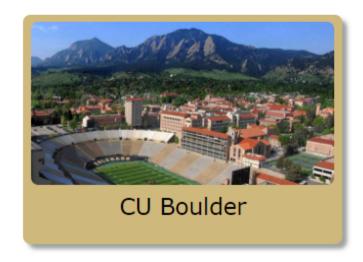
Can't see recent updates? Clear your cache [1].

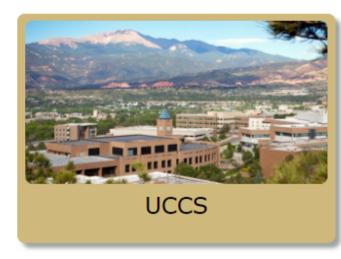
# Step 1: Log in to the employee portal.

Access your campus portal at my.cu.edu [2], select your campus, and enter your username and password. You may also find campus-specific assistance with your user ID and password [3].



# Click on your campus to log in.



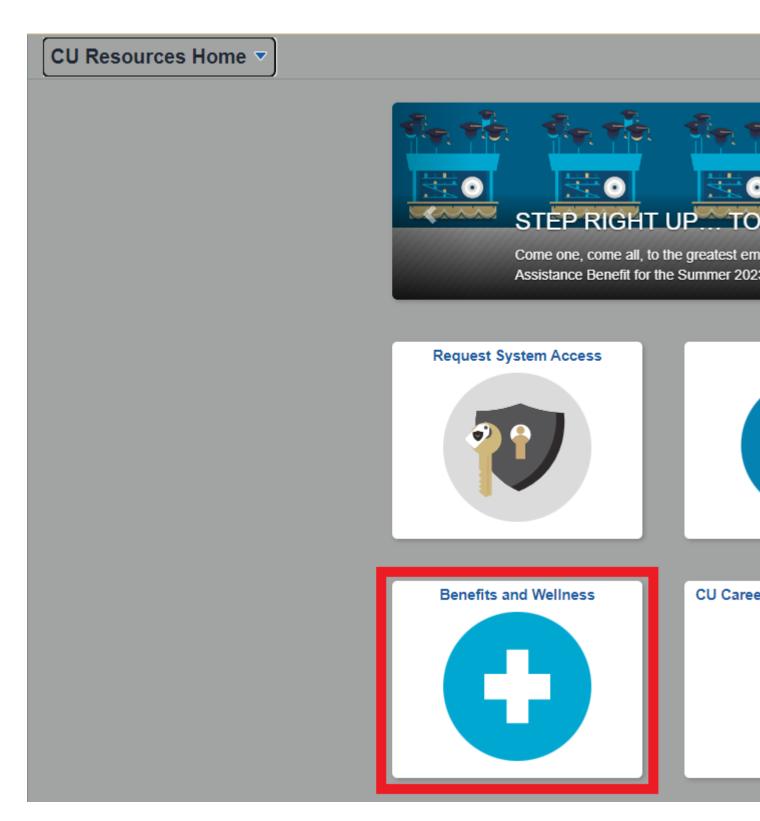


[4]

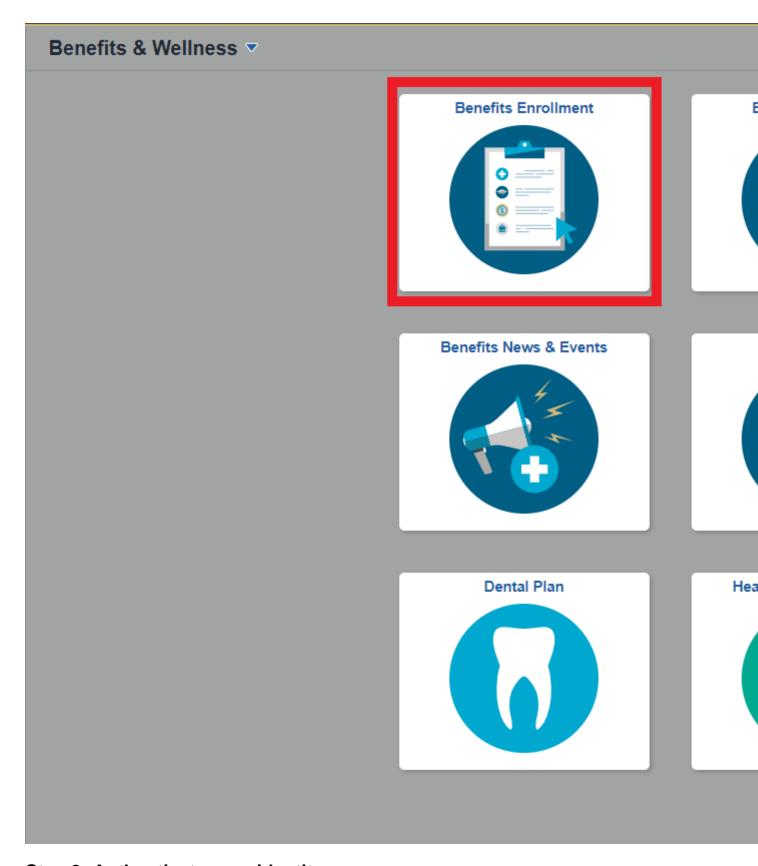
# Step 2: Find the Benefits & Wellness tile

Once you have logged in to the portal, select the **CU Resources** tab. (If you do not see a CU Resources tab, it is your homepage.)

On your homepage, select the Benefits and Wellness tile.

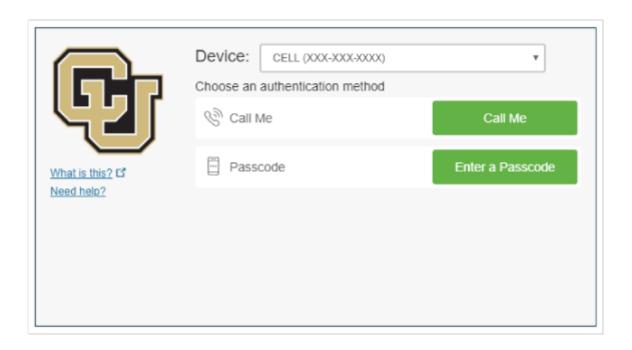


Select Benefits Enrollment.



**Step 3: Authenticate your identity** 

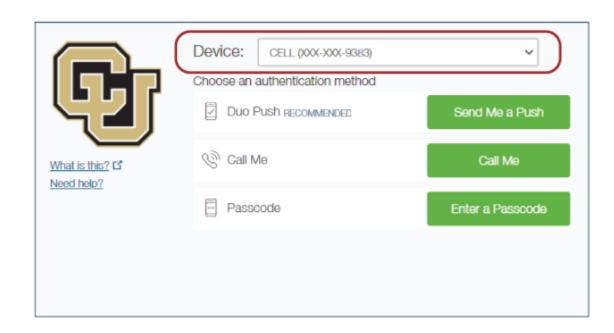
When you try to access a protected page in the portal's **CU Resources** area, a page like the one below will appear. You will be asked to authenticate your identity.

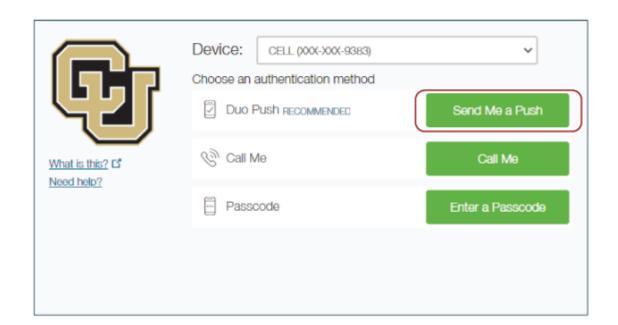


You will have three authentication options: Receive a push notification on your mobile device, receive a phone call with a passcode, or receive a passcode via text message or the Duo authentication app.

## **Option 1: Receive push notification**

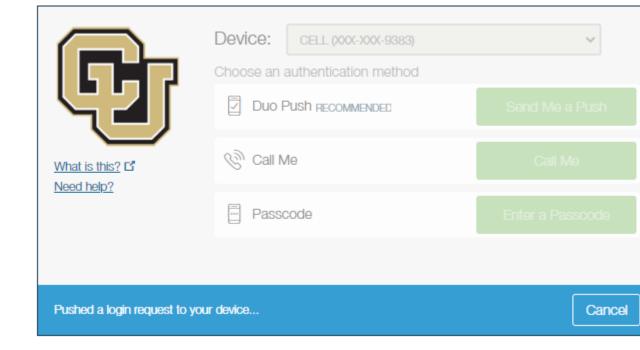
From the **Device** drop-down menu, select the phone number where you wish to be contacted.

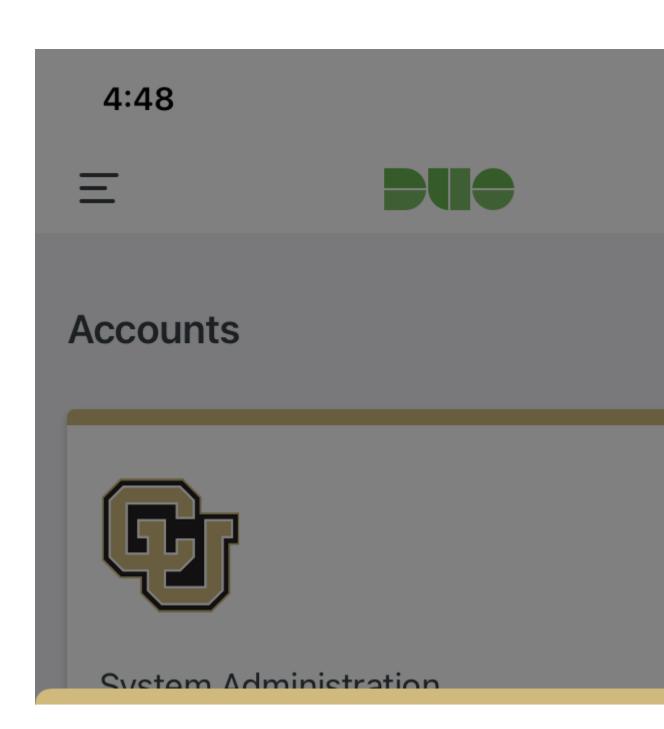




Click the **Send Me a Push** button.

You'll see that the system has pushed a login to your device.





Open the Duo app on your phone. Select the green button to accept.

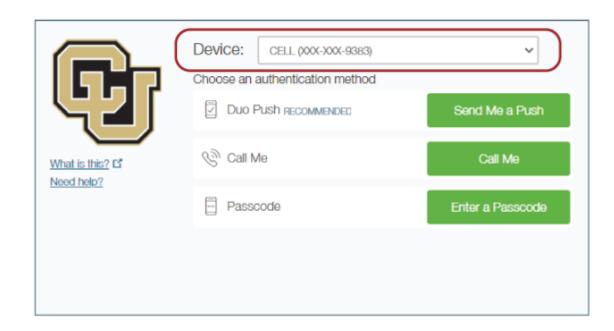
The protected page will open.



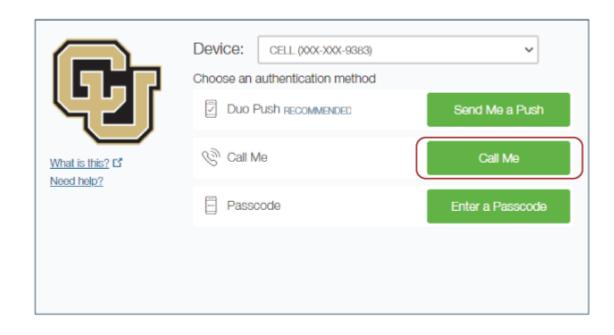
Are you logging in to CU PS HCM SS

## Option 2: Receive a phone call

From the **Device** drop-down menu, select the phone number where you wish to be contacted.

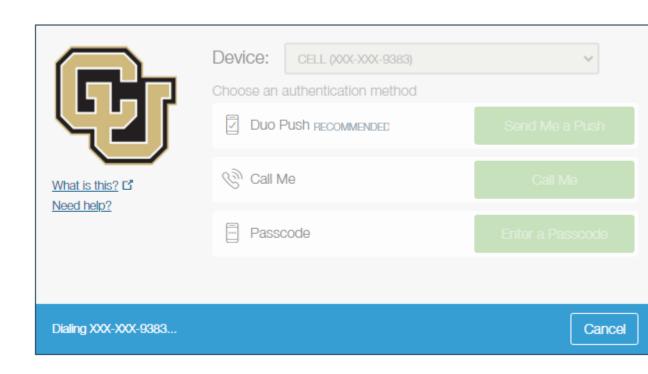


Click the Call Me button.



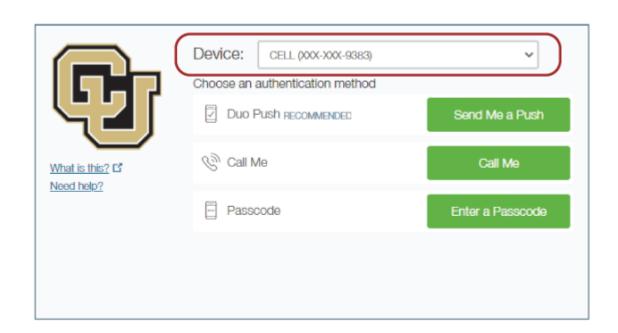
Answer the call, then press any key on your phone to log in.

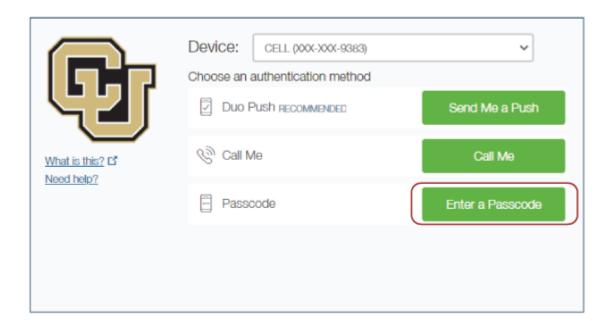
The protected page will open.



Option 3: Receive a text message with a passcode or enter a passcode

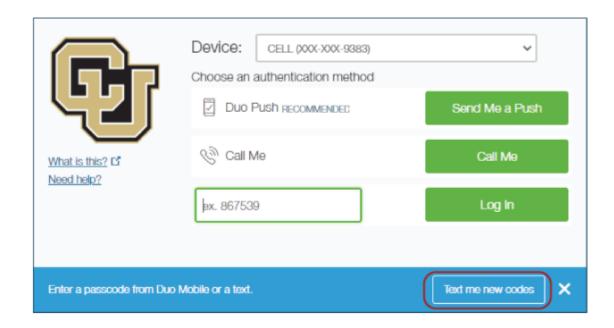
From the **Device** drop-down menu, select the phone number where you wish to be contacted.





Click the **Enter a Passcode** button.

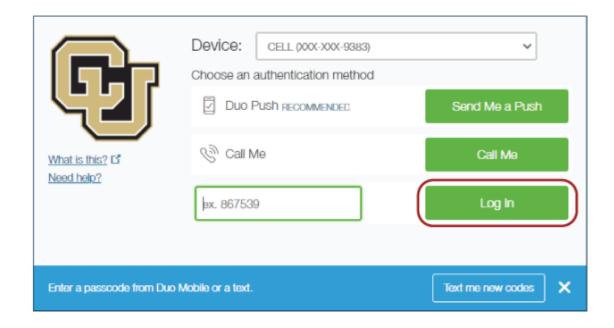
A blue bar will appear on the screen. Press the Text me new codes button.



You'll receive a text message from CU with a passcode or you can open your DUO app and find a passcode there.

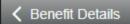
Enter the passcode and press the **Log In** button.

The protected page will open.



# Step 3: Choose your plans

All benefits plans for which you are eligible will be listed. On each tile, click the **Review** link to see your options, enroll or waive benefits plans.



### Benefits Enrollment

#### Enrollment Deadline

- You have 31 days from your benefits eligibility date to enroll or waive your coverage on this event.
- If you fail to do so, you will be defaulted into an employee-only medical and dental plan.
- After this deadline, your elections will remain until the next Open Enrollment. You may not change your election

#### Dependent Enrollment Check List

- Enter the Social Security Number and date of birth for all dependents you intend to enroll.
- You must submit Dependent Eligibility Verification (DEV) documentation to Employee Services prior to the en your dependent(s) not being covered for the remainder of the plan year.

#### Effective Dates

- If your employment or eligibility date is the first day of the month, your medical, dental, vision, life, and disabili
- If your employment or eligibility date is any other date, your coverage begins on the first day of the following n
- Your flexible spending accounts will begin on the first day of the month after your enrollment is processed.

### ▼ Enrollment Summary

#### Your Monthly Cost

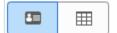
This cost estimates your per-paybased on your enrollment submission \$0.00 date and if you enroll in a Health Care of Dependent Care Flexible Spending

Status Pending Review

Full Cost \$0.00

Submit Enrollment

#### Benefit Plans



#### Medical

Current No Coverage

New High Deductible After-Tax

Status Pending Review

0 Dependents

Pay Period Cost \$0.00

Review

#### Dental

Current No Co

New Essen

Status Pendi

🏰 0 D

Pay Period Cost \$0.0

Vision Health Care Flex Spend For example, if you select the Dental tile, you will reach a page where you can elect your plans and enroll any dependents you want covered. The first section you'll see on the Dental enrollment page is the **Enroll Your Dependents** section. Click **Add/Update Dependent** to reach a page where you can add dependents.

## ▼ Enroll Your Dependents

- · If a dependent is ineligible, their information will not be displayed.
- If an individual is missing, you may add them using the Add Dependent button. You may also use
- Enroll dependents by selecting the checkbox next to the person's name.

You have no dependent registered.

Add/Update Dependent

**Below the dependent enrollment section,** you can choose among the available plans and select whether you want your coverage premiums deducted from your pay before or after your taxes are deducted. If you would like to see charts of the costs for each plan type and coverage level (individual, individual + spouse, etc.), click the "**Overview of All Plans**" button and a popup window will open.

#### **▼** Enroll in Your Plan

- The pay period cost will be deducted from your paycheck. To see other coverage costs, select the help icon n
  Before-tax option: Your premiums will be deducted from your pay before taxes are calculated, reducing your
- After-tax option: Your premiums will be deducted after your pay has been taxed.

	Plan Name		Before Tax Cost	After Tax Cost	Pay Period Cost
~	Essential Dental Before-Tax	1			\$0.00
Select	Essential Dental After-Tax	<b>(1)</b>			\$0.00
Select	Choice Dental Before-Tax	1	\$17.00		\$17.00
Select	Choice Dental After-Tax	1		\$17.00	\$17.00
Select	Waive				\$0.00
Overvie	ew of All Plans				

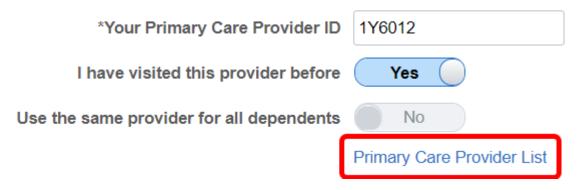
You can compare medical plans within the portal. Select the plans you'd like to see, and you can compare rates, deductibles, urgent care costs and more within the portal.

	Plan Name		Before Tax Cost
Select	Exclusive Before-Tax	i	\$80.50
Select	Exclusive After-Tax	i	
~	High Deductible Before-Tax	i	
Select	High Deductible After-Tax	i	
Select	Kaiser Before-Tax	i	\$151.00
Select	Kaiser After-Tax	i	
Select	Extended Before-Tax	i	\$139.00
Select	Extended After-Tax	i	
Select	Waive		

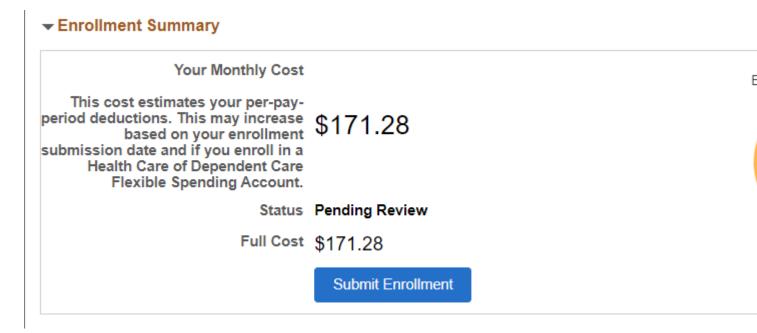
Some plans will require you to list your primary care provider. You can use the **Primary Care Provider List** to find their provider ID.

## ▼ Select Primary Care Provider

Enrollment in this plan requires that you select a primary care provider. You must indicate whether oppositions are not accepting new patients. The primary care provider list link we



Each time you make a change, the Enrollment summary will update.



Step 4: Click the Submit Enrollment tile

Review the page and verify that you have made all of your benefits selections.

To complete your enrollment, click the blue **Submit Enrollment** tile in the bottom right corner of the page.

# **Dependent Optional Life**

Current No Coverage

New No Coverage

Status Pending Review

Pay Period Cost \$0.00

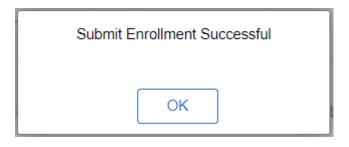
Revie

# **Submit Enrollment**

When you've completed your elections, submit your enrollment.

Subm

If your enrollment is successful, you will be brought to a summary page and a popup window alerting you that your enrollment was successful.

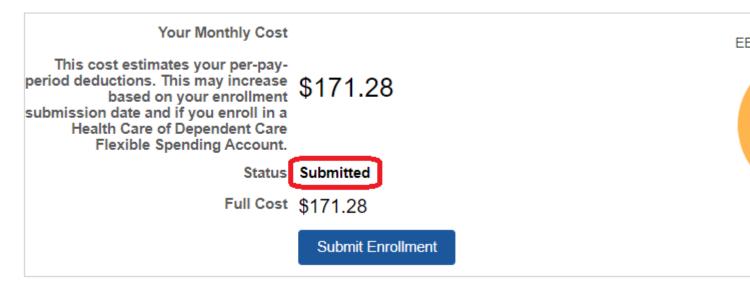


Click **OK** to view your enrollment submission summary, and click **Print** at the top right of the summary page to view a printable page format or **Done** when you're ready to return to your enrollment page.

## Step 5: Verify your benefits enrollment

In the enrollment tool, your Enrollment Summary status will show as **Submitted**.

#### **▼** Enrollment Summary



The next business day, you may review your selection through the portal's **Benefits Summary**. To view your new elections, enter the effective date of your benefits enrollment (the first of the following month, so if you submit your enrollment in July, for example, the effective date will be 8/1/2024) in the date field and press the **Refresh** button.

To access your Benefits Summary: Select the **Benefits & Wellness** tile on your homepage and then select **Benefits Summary** 



If you do not take action within 31 days of your start date, you will be automatically enrolled in the following:

What happens if a faculty member, university staff, classified staff member, GME medical intern, resident or subspecialty fellow takes no action						
Medical Plans	Coverage	Cost				
CU Health Plan - High Deductible	Employee Only	\$0/month				
Dental Plans	Coverage	Cost				
CU Health Plan - Essential Dental	Employee Only	\$0/month				

CU's plans will act as your primary health coverage to any other health care plans you may already have. If you do not want this coverage, you must waive it (see Step 4).

Eligible employees will also be enrolled in a mandatory retirement plan. Please visit our retirement plan page [5] for more information.

#### Groups audience:

**Employee Services** 

#### Right Sidebar:

ES: Benefits & Wellness - Paper form

#### Sub Title:

You've just been hired at CU. Now, it's time to enroll in or waive your benefits.

Source URL:https://www.cu.edu/employee-services/benefits-wellness/new-employee/how-enroll

#### Links

[1] https://www.cu.edu/docs/computer-help-clear-cookies-and-cache-browser

[2] http://my.cu.edu [3] https://www.cu.edu/employee-services/benefits-enrollment-tool-access-help [4] https://my.cu.edu/ [5] https://www.cu.edu/employee-services/benefits-wellness/new-employee/placement-retirement-plans