How to Enroll [1]

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][2].

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 [3], [4] Spanish speakers [5], [4] post-docs [6] and Graduate Medical Education interns, residents and subspeciality fellows [7].

- Instructions
- What happen if I take no action?

**Step 1: Log in to the employee portal.**

Access your campus portal at [my.cu.edu][8], select your campus, and enter your username and password. You may also find campus-specific assistance with your user ID and password [9].
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 authentication two options: Receive a phone call or receive a text message with a passcode.

Option 1: 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 2: Receive a text message with a passcode

From the **Device** dropdown 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.

Enter the passcode and press the Log In button.

The protected page will open.

**Step 4: Follow the steps on the activity guide**

Note: You'll need to read and accept the Acknowledgement before you can begin selecting your benefits.
Step 5: 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, change or waive benefits plans, and select a Primary Care Provider (PCP).

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

**Enrollment Summary**

Your Pay Period Cost: $24.34
Status: Pending Review

Submit Enrollment

**Benefit Plans**

**Medical**

<table>
<thead>
<tr>
<th>Current</th>
<th>High Deductible Before-Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>New</td>
<td>High Deductible Before-Tax</td>
</tr>
<tr>
<td>Status</td>
<td>Pending Review</td>
</tr>
<tr>
<td>Dependent(s)</td>
<td>0</td>
</tr>
</tbody>
</table>

Pay Period Cost: $0.00

**Dental**

<table>
<thead>
<tr>
<th>Current</th>
<th>Essential Dental Before-Tax</th>
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</thead>
<tbody>
<tr>
<td>New</td>
<td>Essential Dental Before-Tax</td>
</tr>
<tr>
<td>Status</td>
<td>Pending Review</td>
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<tr>
<td>Dependent(s)</td>
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</tbody>
</table>

Pay Period Cost: $0.00
<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Status</th>
<th>Current Coverage</th>
<th>New Coverage</th>
<th>Pay Period Cost</th>
<th>Review</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care Flex Spending</td>
<td>Pending Review</td>
<td>No Coverage</td>
<td>No Coverage</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Dependent Care Flex Spending</td>
<td>Pending Review</td>
<td>No Coverage</td>
<td>No Coverage</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Short-Term Disability</td>
<td>Pending Review</td>
<td>STD OPTION 2 - 60%</td>
<td>STD OPTION 2 - 60%</td>
<td>$4.06</td>
<td></td>
</tr>
<tr>
<td>Employee Basic Life</td>
<td>Faculty/Exempt</td>
<td>Basic Life</td>
<td>Basic Life</td>
<td>$0.00</td>
<td>0 Beneficiaries</td>
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</table>
### Employee Voluntary AD&D

<table>
<thead>
<tr>
<th>Status</th>
<th>Current</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Voluntary AD&amp;D $10,000</td>
<td>Voluntary AD&amp;D $10,000</td>
</tr>
</tbody>
</table>

**Pay Period Cost**: $0.28

### Spouse/Partner Optional Life

<table>
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<tr>
<th>Status</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
</tbody>
</table>

**Pay Period Cost**: $0.00

### Dependent Optional Life

<table>
<thead>
<tr>
<th>Status</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
</tbody>
</table>

**Pay Period Cost**: $0.00

### Dependent Voluntary AD&D

<table>
<thead>
<tr>
<th>Status</th>
<th>Current</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
</tbody>
</table>

**Pay Period Cost**: $0.00

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Step 6: 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.
Step 7: Click the Done button

A message will appear that all benefit choices have been successfully submitted to the Employee Services benefits department. Press **Done** to finalize your enrollment.

Step 8: Verify your benefits enrollment

In the enrollment tool, your Enrollment Summary status will show as **Submitted**.
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 (ex. 8/1/2021) 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:

<table>
<thead>
<tr>
<th>Medical Plans</th>
<th>Coverage</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>faculty member, university staff or classified staff member takes no action</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
CU Health Plan - High Deductible | Employee Only | $0/month
---|---|---
Dental Plans | Coverage | Cost
CU Health Plan - Essential Dental | Employee Only | $0/month

What happens if a **GME medical intern, resident or subspecialty fellow** takes no action

Medical Plan | Coverage | Cost
---|---|---
CU Health Plan - Exclusive | Employee Only | $10/month taken after-tax

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 [11] 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**
[2] https://my.cu.edu
[5] https://www.cu.edu/employee-services/benefits-wellness/PBO/espanol
[7] https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/payroll-benefits-orientation
[9] https://www.cu.edu/employee-services/benefits-enrollment-tool-access-help
[10] https://my.cu.edu/