

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 subspecialty 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.

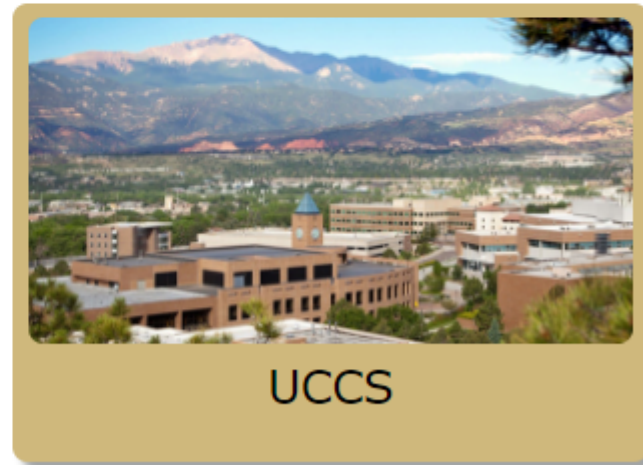
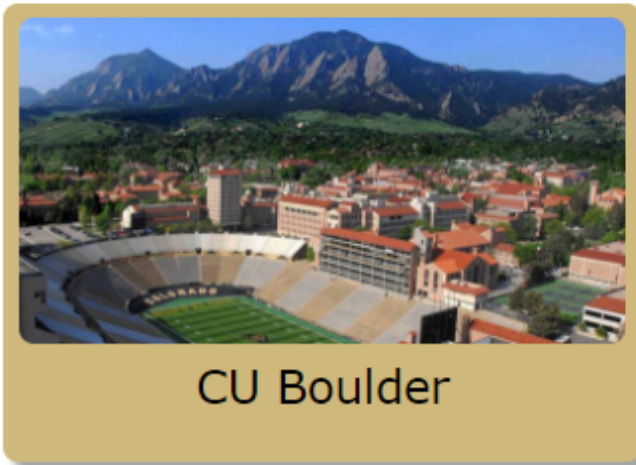
Access your campus portal at my.cu.edu [2], select your campus, and enter your username and password. You may also find campus-specific assistance with your user ID and password [3].



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz Medical Campus

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.



Request System Access



Benefits and Wellness



CU Caree

Select **Benefits Enrollment**.

Benefits Enrollment



Benefits News & Events

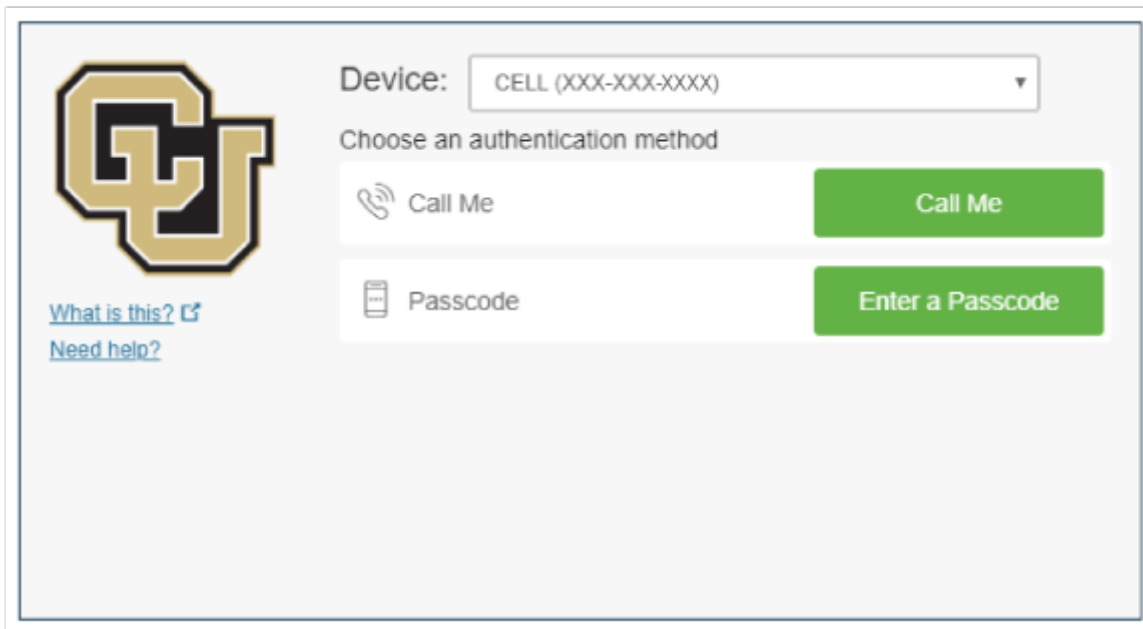


Dental Plan



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.

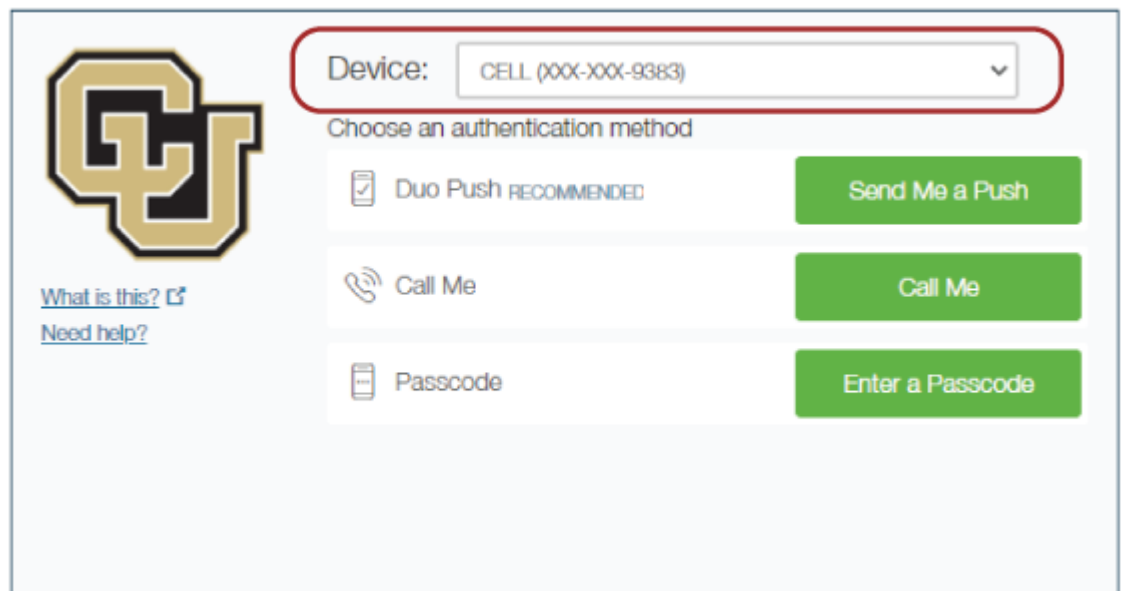


The screenshot shows the Duo authentication interface. On the left is the logo of a university (CU). Below the logo are two links: [What is this?](#) and [Need help?](#). To the right, there is a 'Device:' dropdown menu currently set to 'CELL (XXX-XXX-XXXX)'. Below this, the text 'Choose an authentication method' is displayed. There are two rows of options: the first row has a 'Call Me' button with a phone icon and a green 'Call Me' button; the second row has a 'Passcode' button with a smartphone icon and a green 'Enter a Passcode' button.

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.

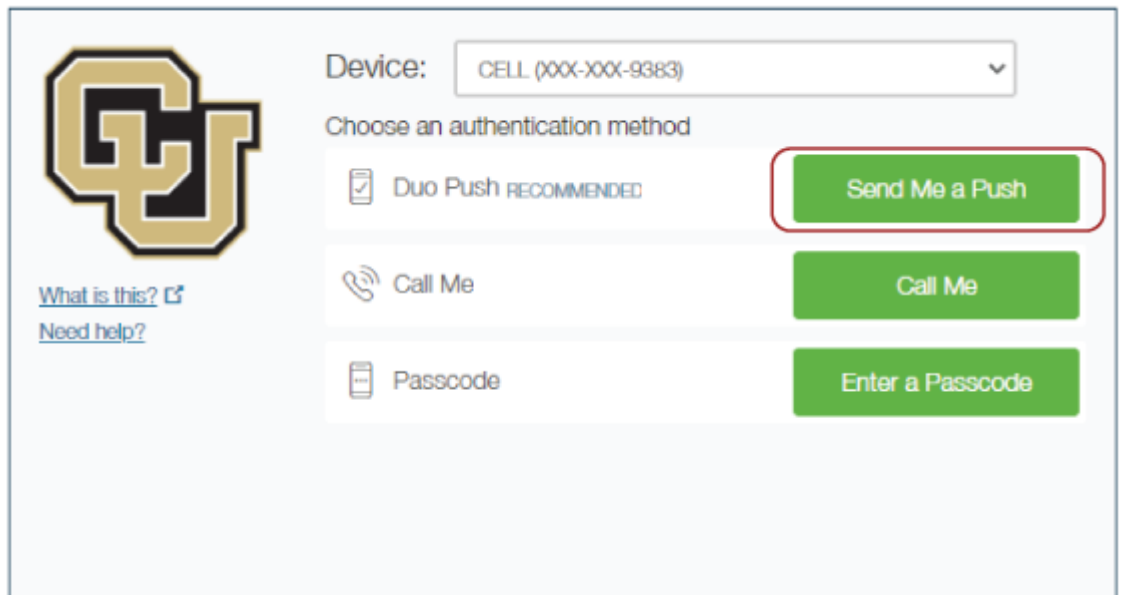
Option 1: Receive push notification

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



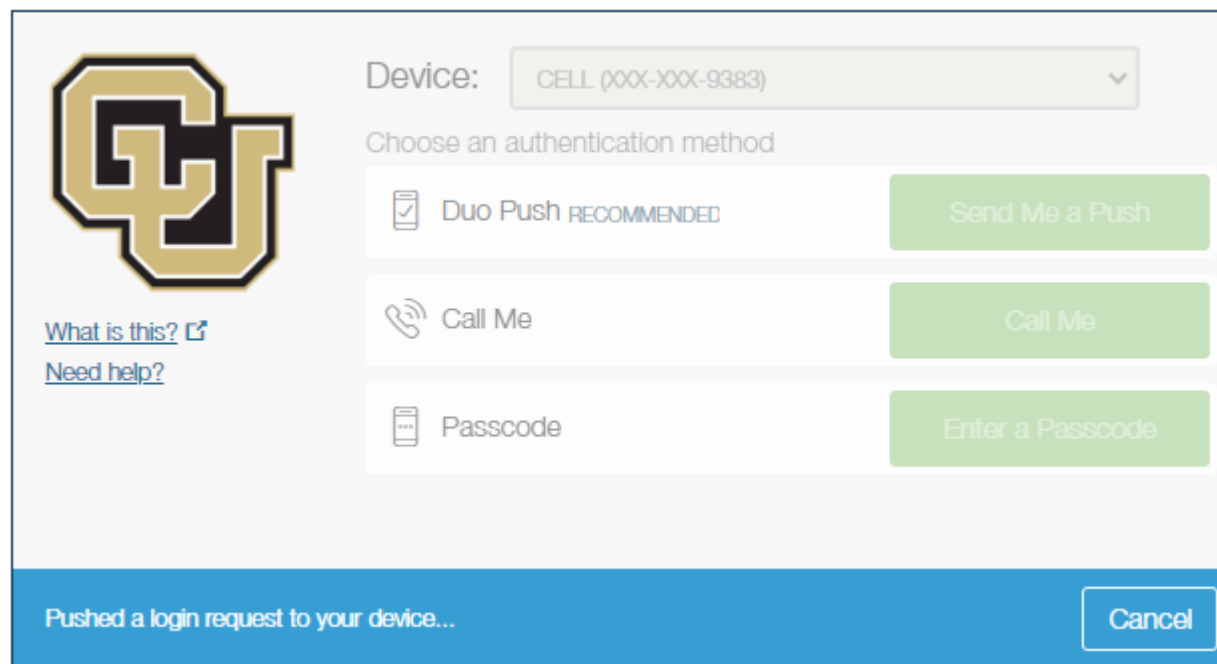
This screenshot is similar to the first one but highlights the 'Device:' dropdown menu with a red border. The selected device is 'CELL (XXX-XXX-9383)'. The 'Choose an authentication method' section now shows three options: 'Duo Push RECOMMENDED' with a smartphone icon and a green 'Send Me a Push' button; 'Call Me' with a phone icon and a green 'Call Me' button; and 'Passcode' with a smartphone icon and a green 'Enter a Passcode' button. The 'Duo Push RECOMMENDED' option is highlighted with a light blue background.

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



The screenshot shows a login interface for a system. On the left is the logo of a university (CU). Below the logo are two links: "What is this?" and "Need help?". On the right, there is a "Device:" dropdown menu set to "CELL (XXX-XXX-9383)". Below that is the heading "Choose an authentication method". There are three options: "Duo Push RECOMMENDED" with a green "Send Me a Push" button, "Call Me" with a green "Call Me" button, and "Passcode" with a green "Enter a Passcode" button. The "Send Me a Push" button is highlighted with a red rectangular box.

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



This screenshot shows the same authentication interface as above, but with a blue banner at the bottom. The banner contains the text "Pushed a login request to your device..." on the left and a "Cancel" button on the right. The "Send Me a Push" button is now a light green color, indicating it has been clicked.

4:48



Accounts



System Administration

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

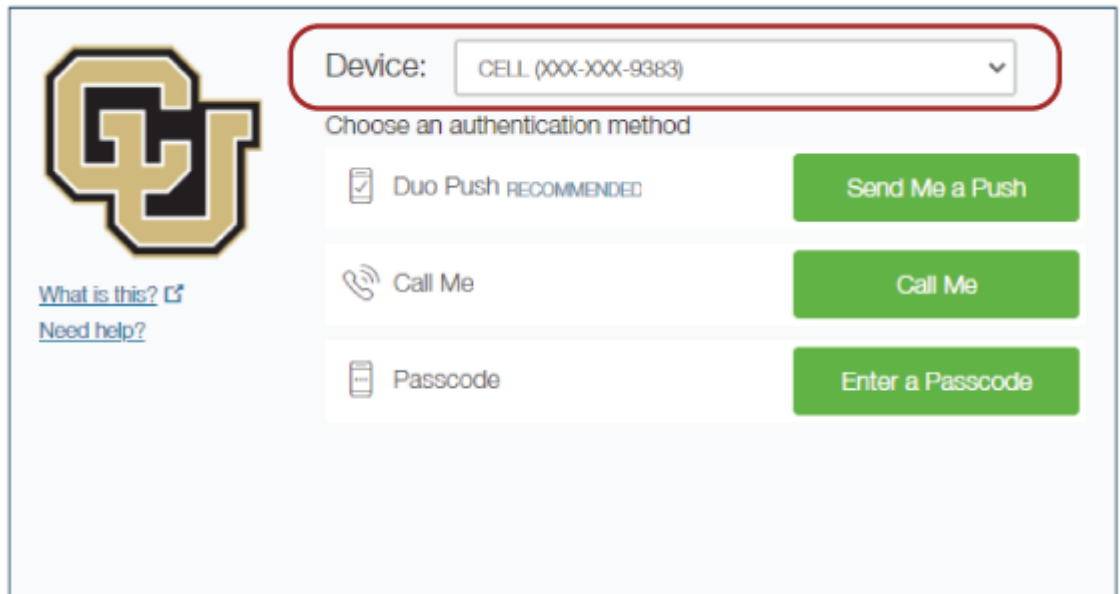
The protected page will open.



Are you logging in to CU PS HCM SS?

Option 2: Receive a phone call

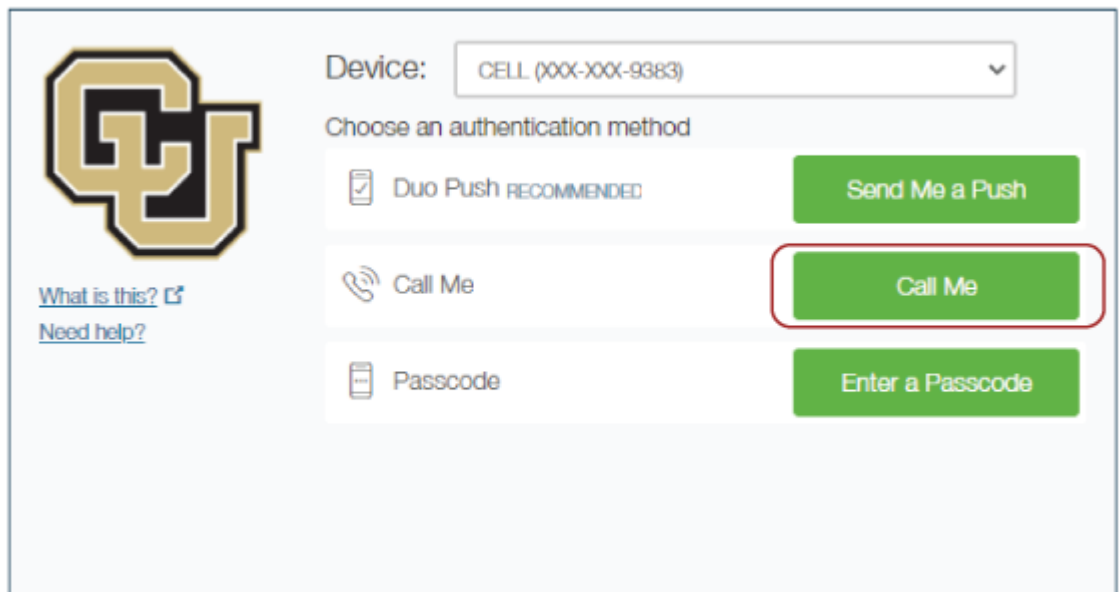
From the **Device** drop-down menu, select the phone number where you wish to be contacted.



The screenshot shows the authentication interface with the following elements:

- CU logo on the left.
- Links: [What is this?](#) and [Need help?](#)
- Device dropdown menu: "Device: CELL (XXX-XXX-9383)" with a red box around it.
- Section: "Choose an authentication method"
- Options:
 - Duo Push RECOMMENDED with a "Send Me a Push" button.
 - Call Me with a "Call Me" button.
 - Passcode with an "Enter a Passcode" button.

Click the **Call Me** button.

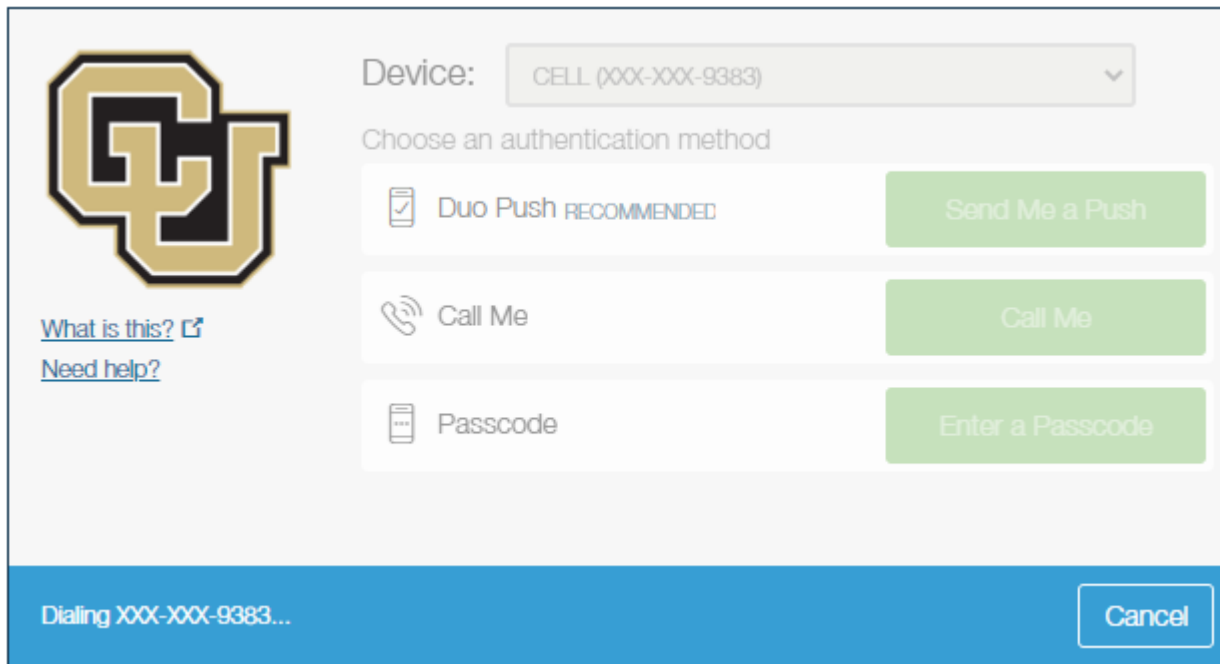


The screenshot shows the authentication interface with the following elements:

- CU logo on the left.
- Links: [What is this?](#) and [Need help?](#)
- Device dropdown menu: "Device: CELL (XXX-XXX-9383)"
- Section: "Choose an authentication method"
- Options:
 - Duo Push RECOMMENDED with a "Send Me a Push" button.
 - Call Me with a "Call Me" button highlighted by a red box.
 - Passcode with an "Enter a Passcode" button.

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

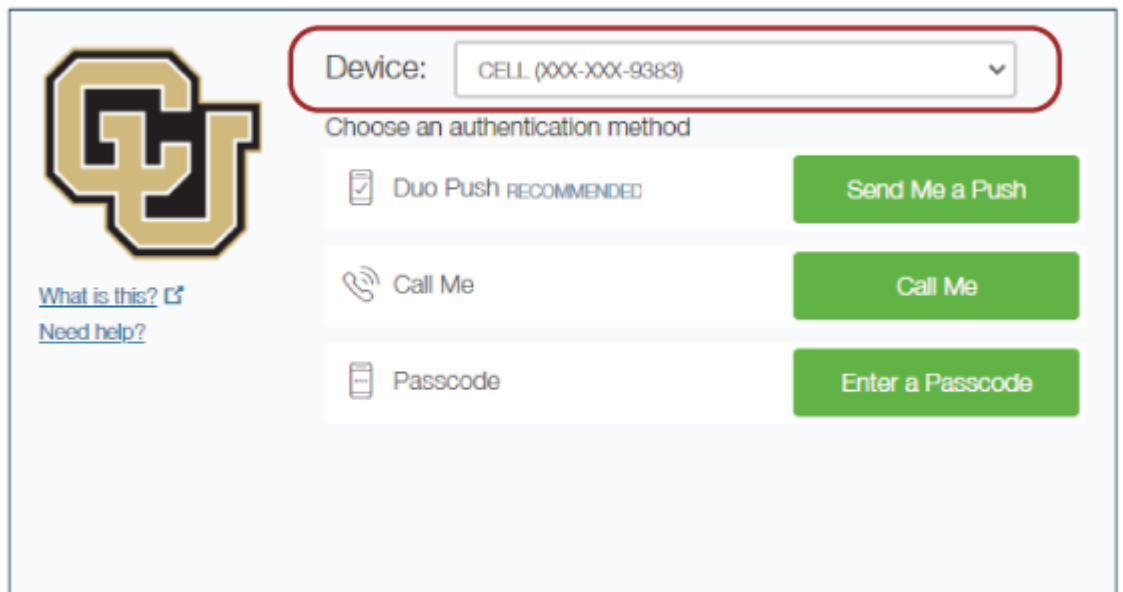
The protected page will open.



The screenshot shows the Duo authentication interface. On the left is the CU logo and links for "What is this?" and "Need help?". On the right, a "Device:" dropdown menu is set to "CELL (XXX-XXX-9383)". Below it, the text "Choose an authentication method" is followed by three options: "Duo Push RECOMMENDED" with a "Send Me a Push" button, "Call Me" with a "Call Me" button, and "Passcode" with an "Enter a Passcode" button. At the bottom, a blue bar displays "Dialing XXX-XXX-9383..." and a "Cancel" button.

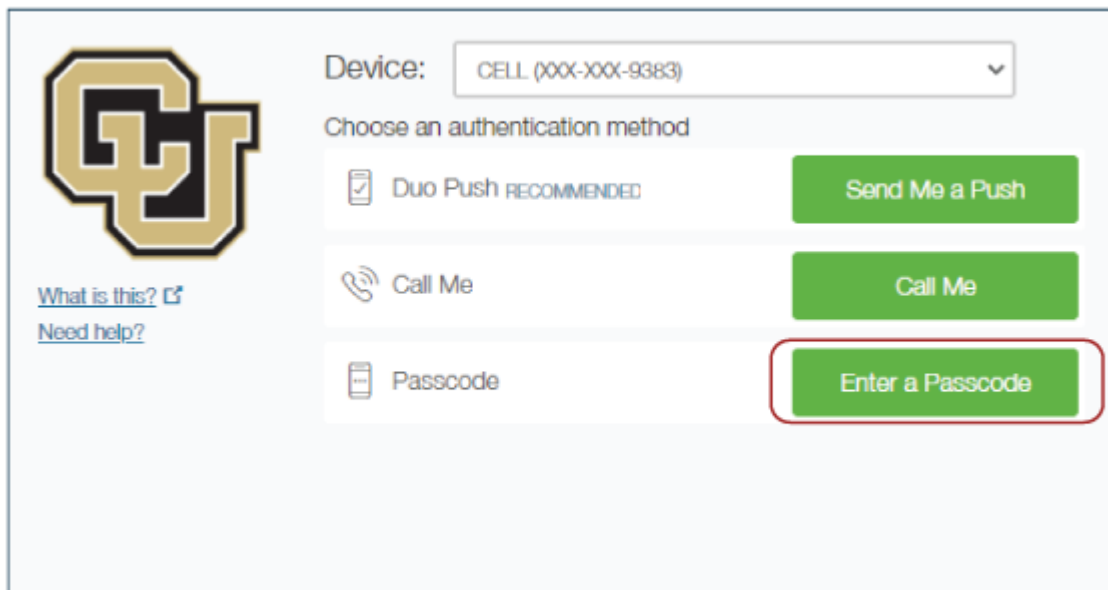
Option 3: Receive a text message with a passcode or enter a passcode

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



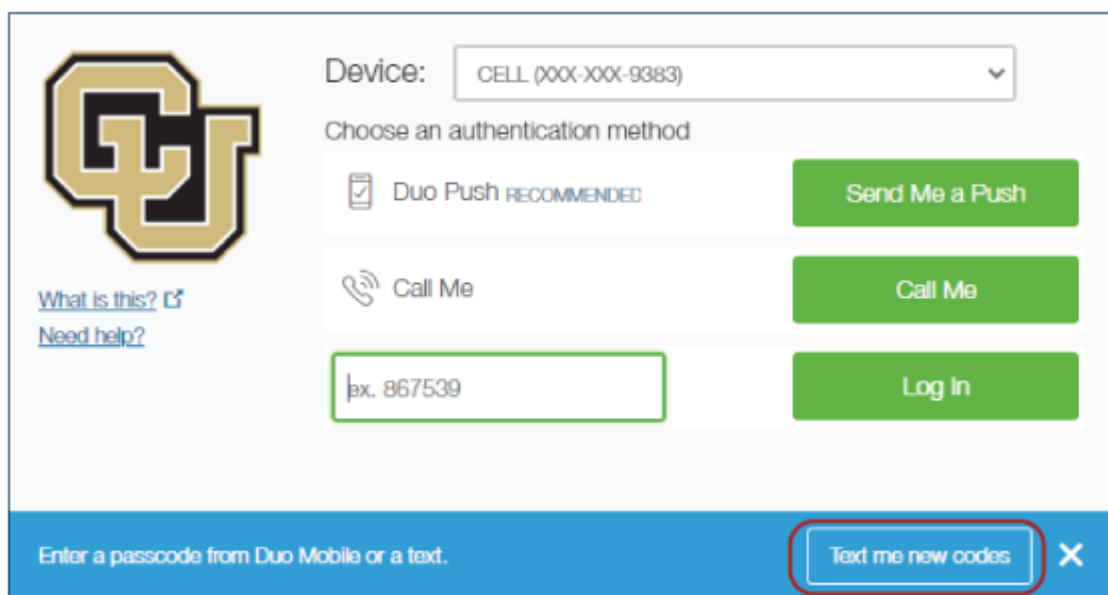
This screenshot is identical to the one above, but the "Device:" dropdown menu is highlighted with a red rectangular box to draw attention to it.

Click the **Enter a Passcode** button.



The screenshot shows the Duo authentication interface. On the left is the CU logo and links for 'What is this?' and 'Need help?'. On the right, a 'Device:' dropdown menu is set to 'CELL (XXX-XXX-9383)'. Below this, the heading 'Choose an authentication method' is followed by three options: 'Duo Push RECOMMENDED' with a 'Send Me a Push' button, 'Call Me' with a 'Call Me' button, and 'Passcode' with an 'Enter a Passcode' button. The 'Enter a Passcode' button is highlighted with a red rectangular box.

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



This screenshot shows the same Duo authentication interface as above, but with a blue bar at the bottom. The blue bar contains the text 'Enter a passcode from Duo Mobile or a text.' and a 'Text me new codes' button with a close icon (X). The 'Text me new codes' button is highlighted with a red rectangular box. Additionally, a text input field with the placeholder 'ex. 867539' is visible above the 'Log In' 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.

The screenshot displays the Duo authentication interface for CU. On the left is the CU logo and links for 'What is this?' and 'Need help?'. The 'Device' dropdown is set to 'CELL (XXX-XXX-9383)'. Under 'Choose an authentication method', there are three options: 'Duo Push RECOMMENDED' with a 'Send Me a Push' button, 'Call Me' with a 'Call Me' button, and a text input field containing 'px. 867539' with a 'Log In' button. The 'Log In' button is highlighted with a red border. At the bottom, a blue bar contains the text 'Enter a passcode from Duo Mobile or a text.' and a 'Text me new codes' button with a close icon.

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 enrollment deadline to avoid the possibility of 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 disability coverage begins on that date.
- If your employment or eligibility date is any other date, your coverage begins on the first day of the following month.
- 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-pay-period deductions. This may increase based on your enrollment submission date and if you enroll in a Health Care of Dependent Care Flexible Spending Account.

\$0.00

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 Coverage
 New Essential
 Status **Pending Review**
 👤 0 Dependents

Pay Period Cost **\$0.00**

Vision

Health Care Flex Spending

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 next to the plan name.
- **Before-tax option:** Your premiums will be deducted from your pay before taxes are calculated, reducing your taxable income.
- **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 ⓘ			\$0.00
Select	Essential Dental After-Tax ⓘ			\$0.00
Select	Choice Dental Before-Tax ⓘ	\$17.00		\$17.00
Select	Choice Dental After-Tax ⓘ		\$17.00	\$17.00
Select	Waive			\$0.00

[Overview 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 you have visited this provider before, since some providers are not accepting new patients. The primary care provider list link will take you to a list of providers.

*Your Primary Care Provider ID

I have visited this provider before Yes No

Use the same provider for all dependents Yes No

[Primary Care Provider List](#)

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

▼ Enrollment Summary

Your Monthly Cost

This cost estimates your per-pay-period deductions. This may increase based on your enrollment submission date and if you enroll in a Health Care of Dependent Care Flexible Spending Account.

\$171.28

Status **Pending Review**

Full Cost **\$171.28**

[Submit Enrollment](#)

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**

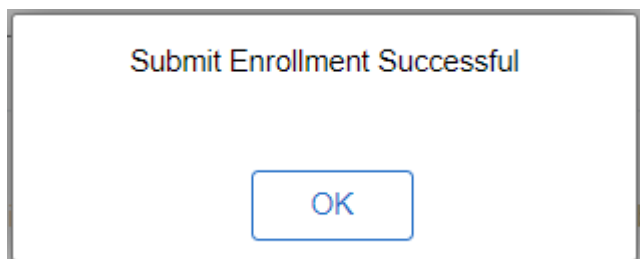
Review

Submit Enrollment

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

Submit

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

Your Monthly Cost

This cost estimates your per-pay-period deductions. This may increase based on your enrollment submission date and if you enroll in a Health Care of Dependent Care Flexible Spending Account.

\$171.28

Status **Submitted**

Full Cost **\$171.28**

Submit Enrollment

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>