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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.

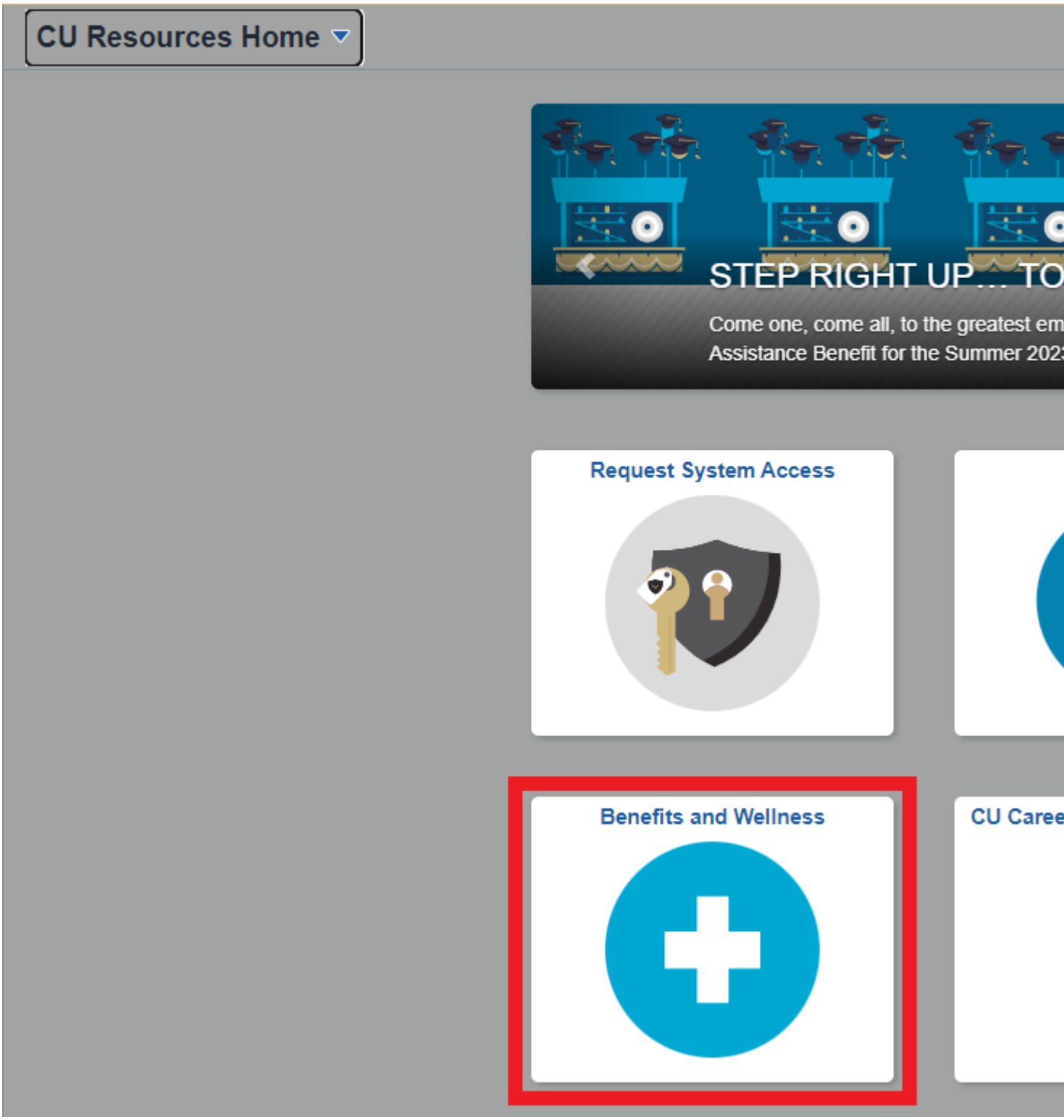
Access your campus portal at my.cu.edu [2], select your campus, and enter your username and password. You may also find campus-specific assistance with your user ID and password [3].

[4]

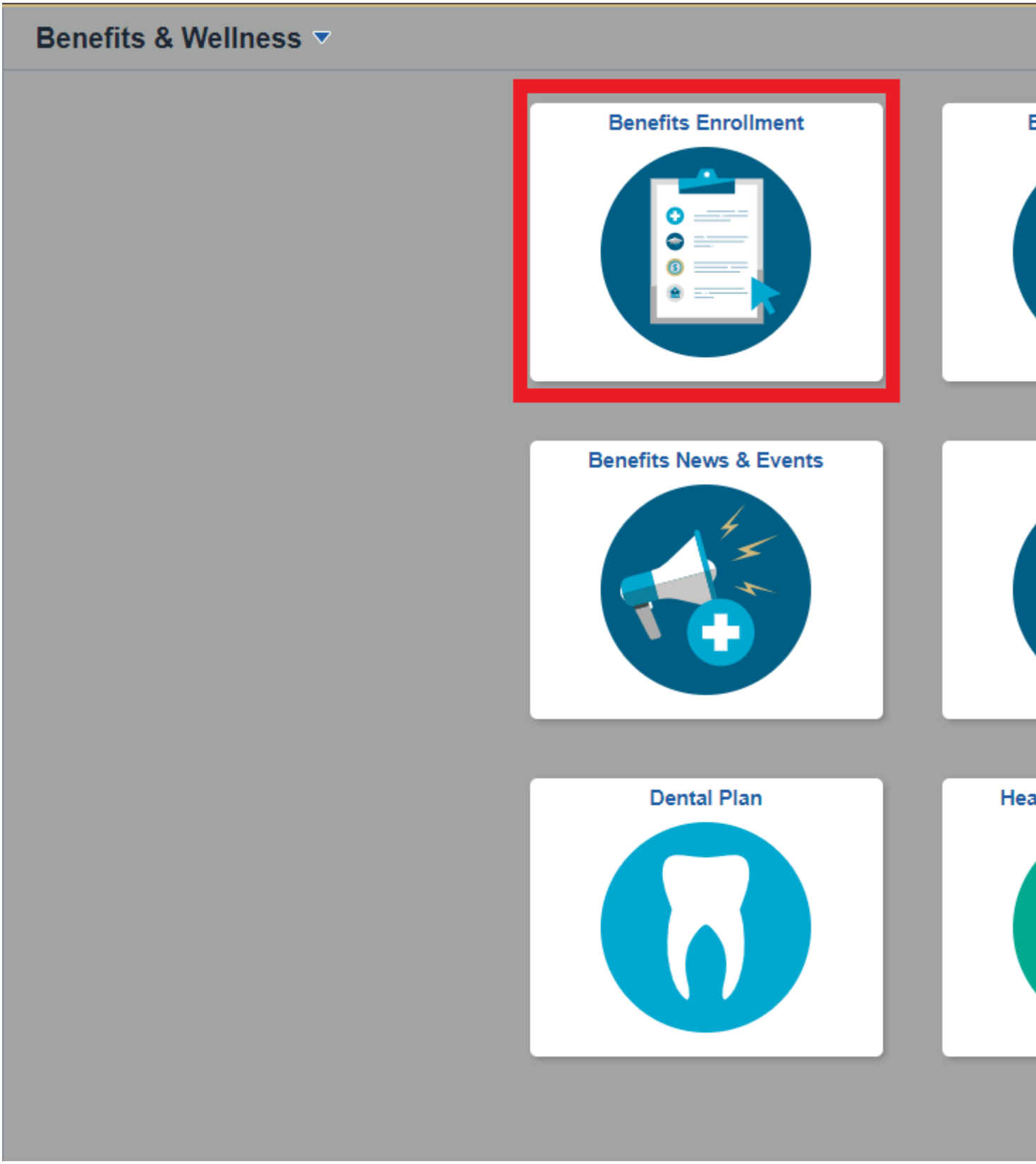
Step 2: Find the Benefits & Wellness tile

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.

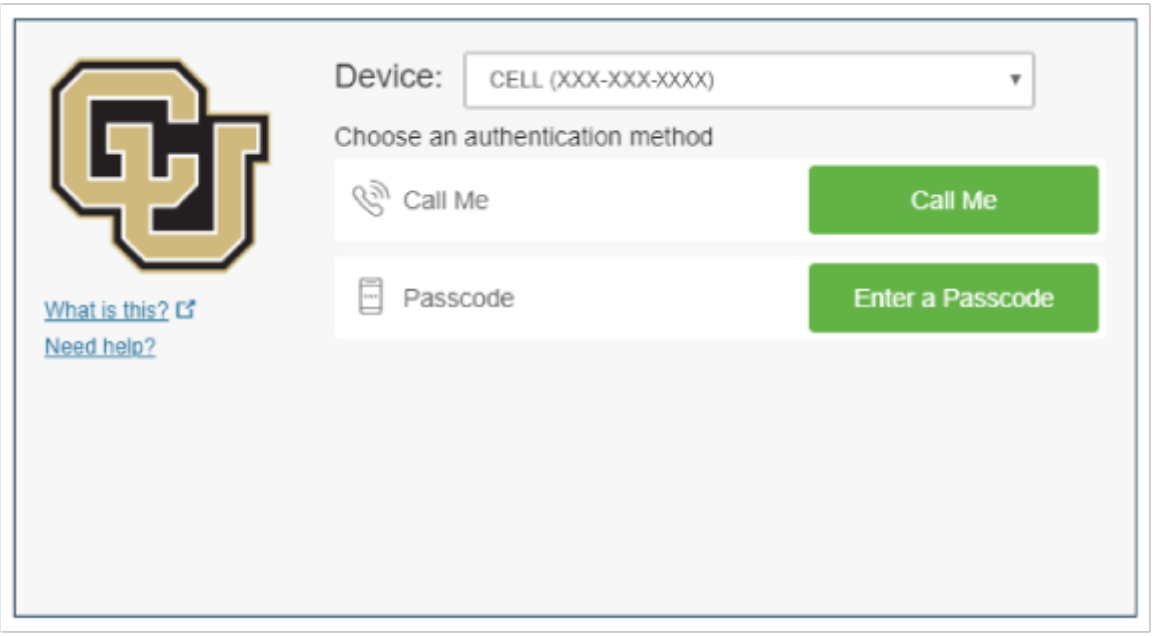


Select **Benefits Enrollment**.



Step 3: Authenticate your identity

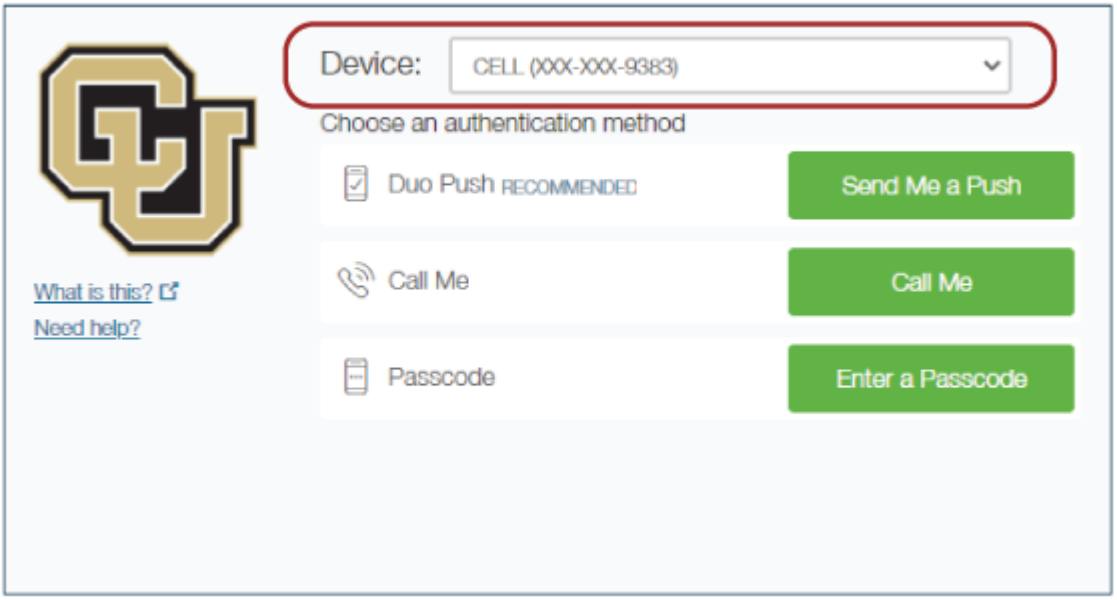
When you try to access a protected page in the portal's **CU Resources** area, a page like the one below will appear. You will be asked to authenticate your identity.



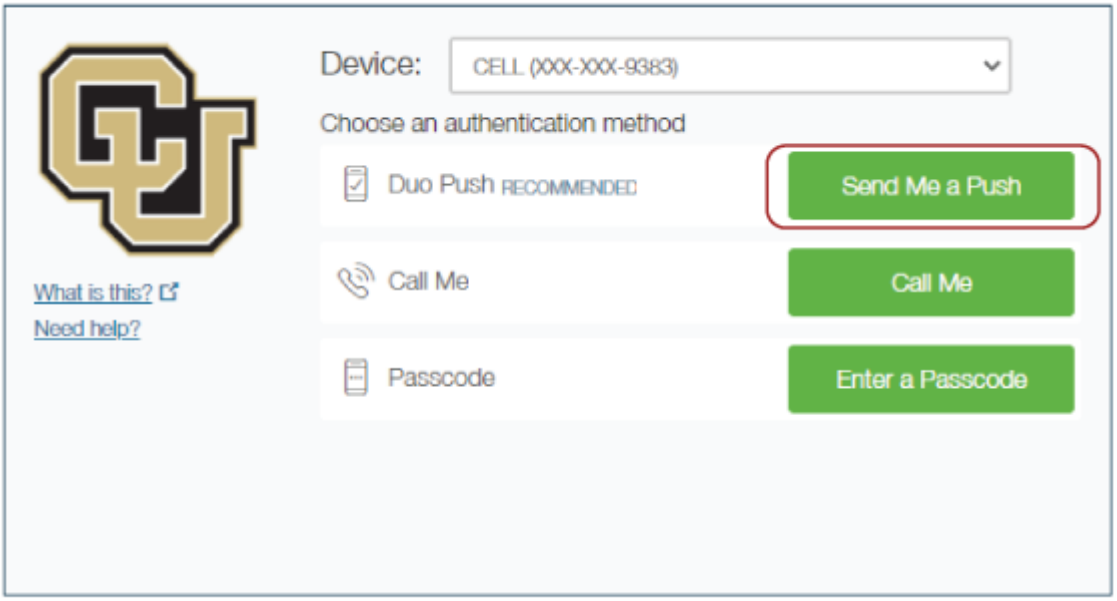
You will have three authentication options: Receive a push notification on your mobile device, receive a phone call with a passcode, or receive a passcode via text message or the Duo authentication app.

Option 1: Receive push notification

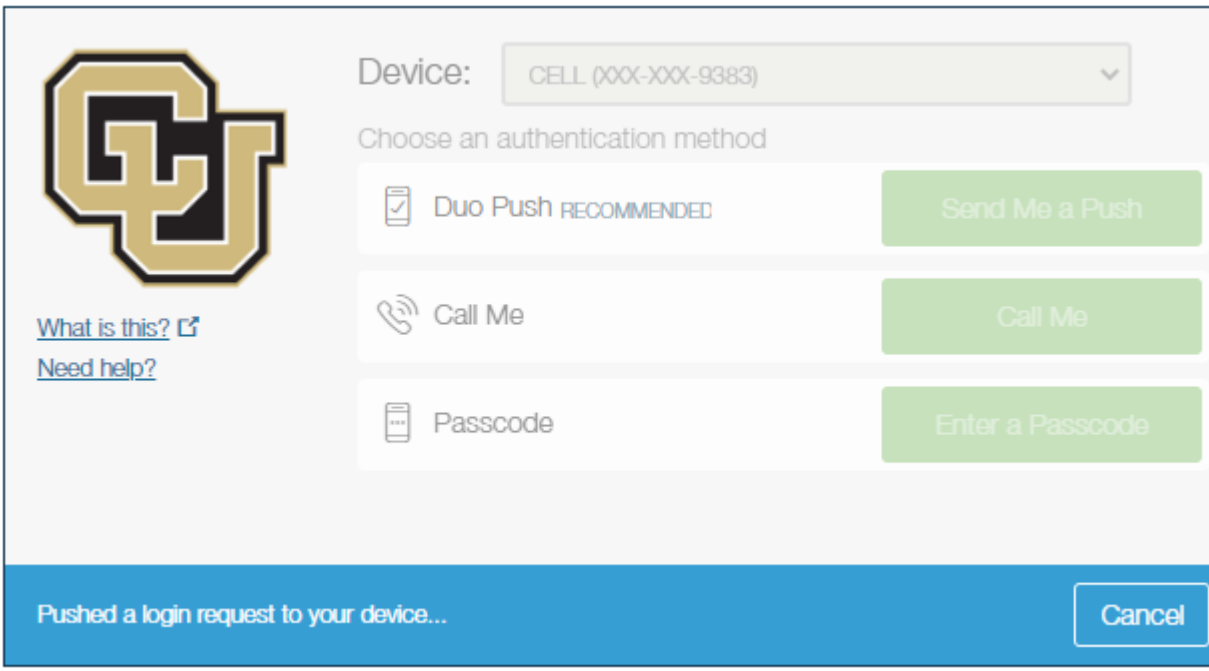
From the **Device** drop-down menu, select the phone number where you wish to be contacted.

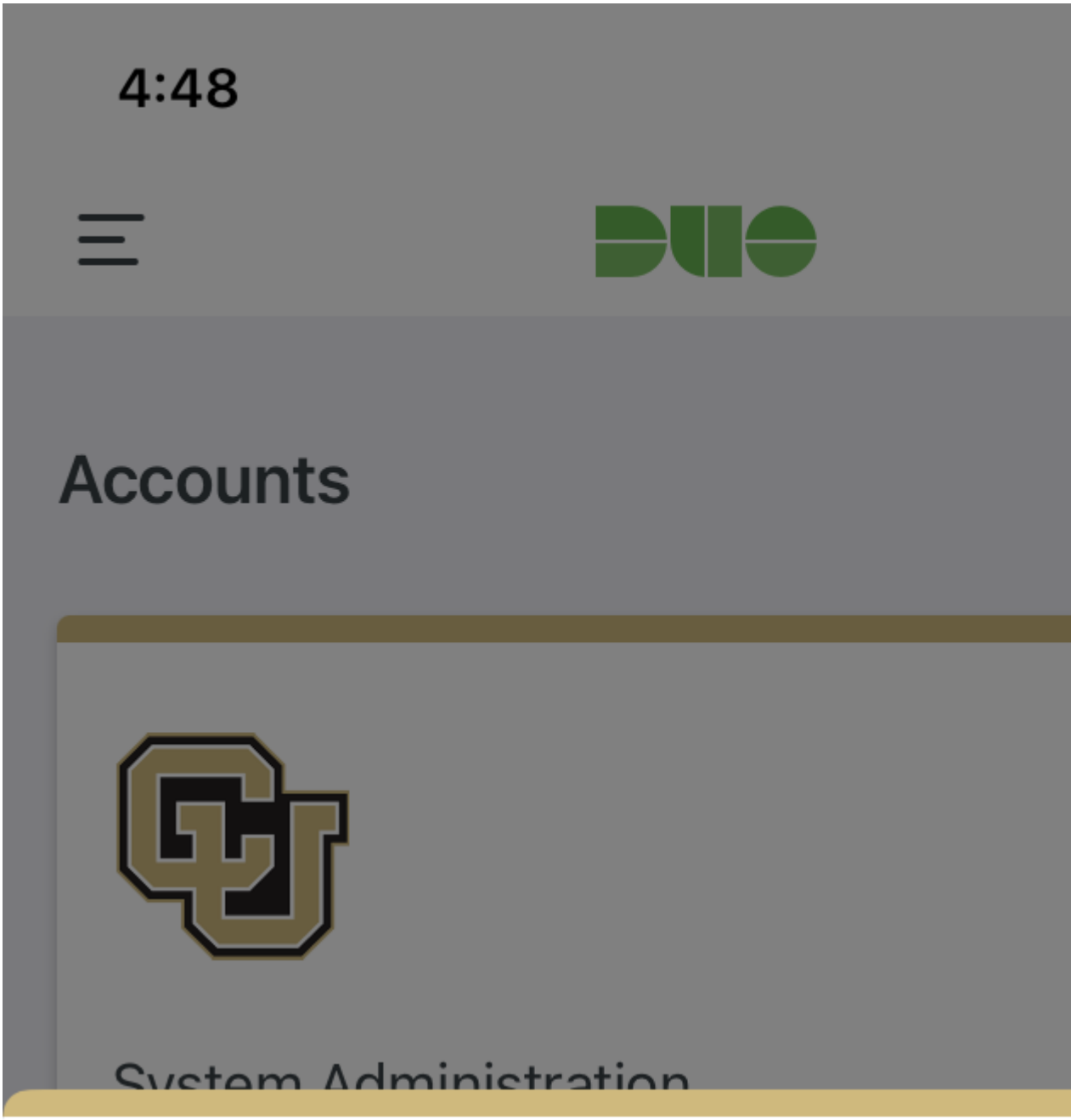


Click the **Send Me a Push** button.



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



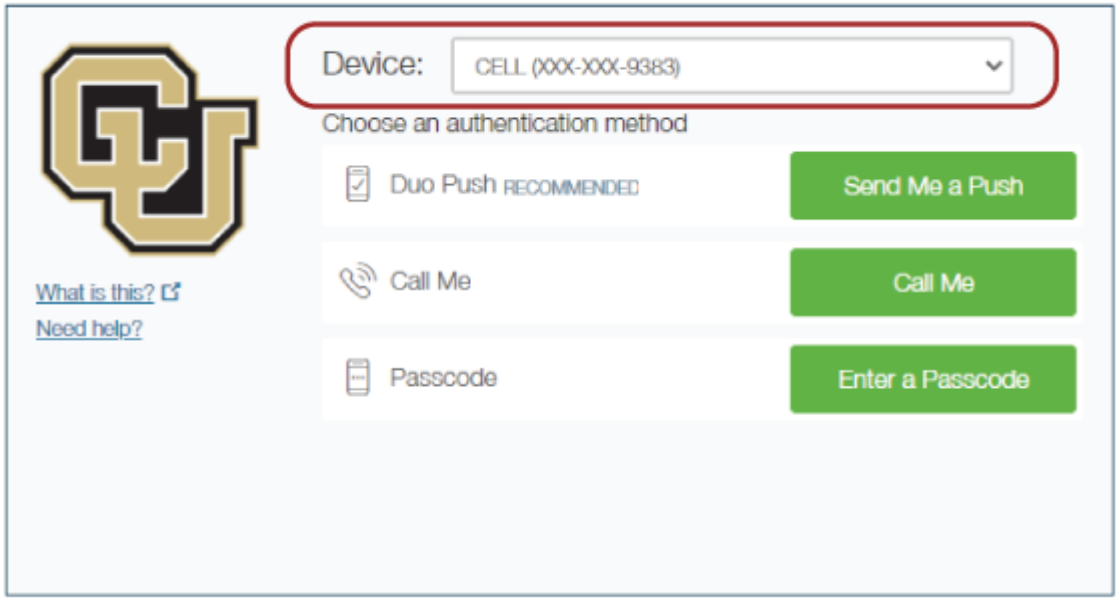


Open the Duo app on your phone. **Select the green button** to accept.

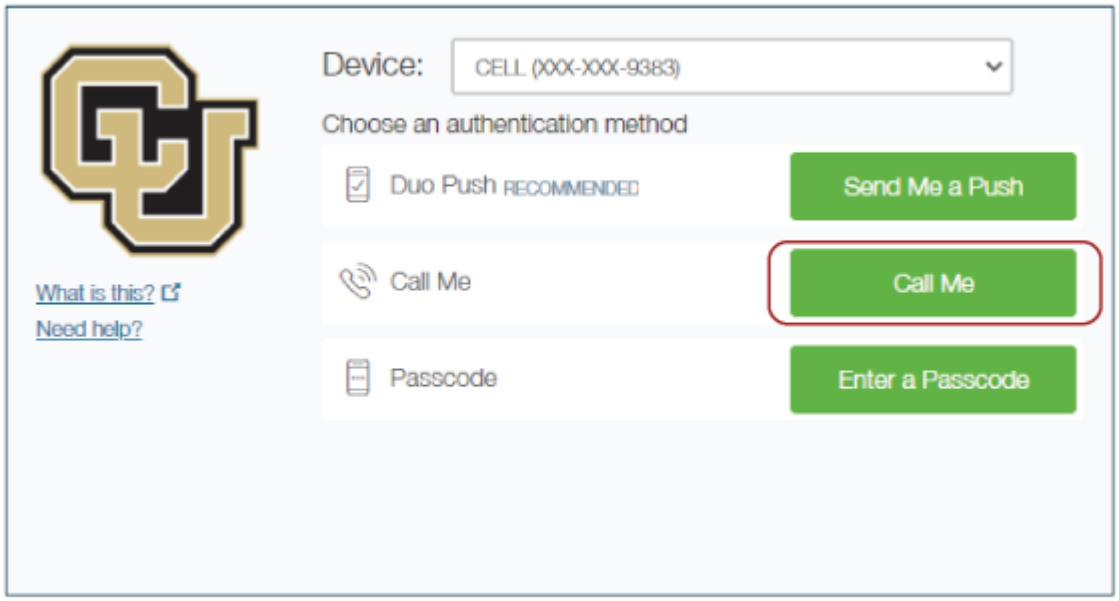
The protected page will open.

Option 2: Receive a phone call

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

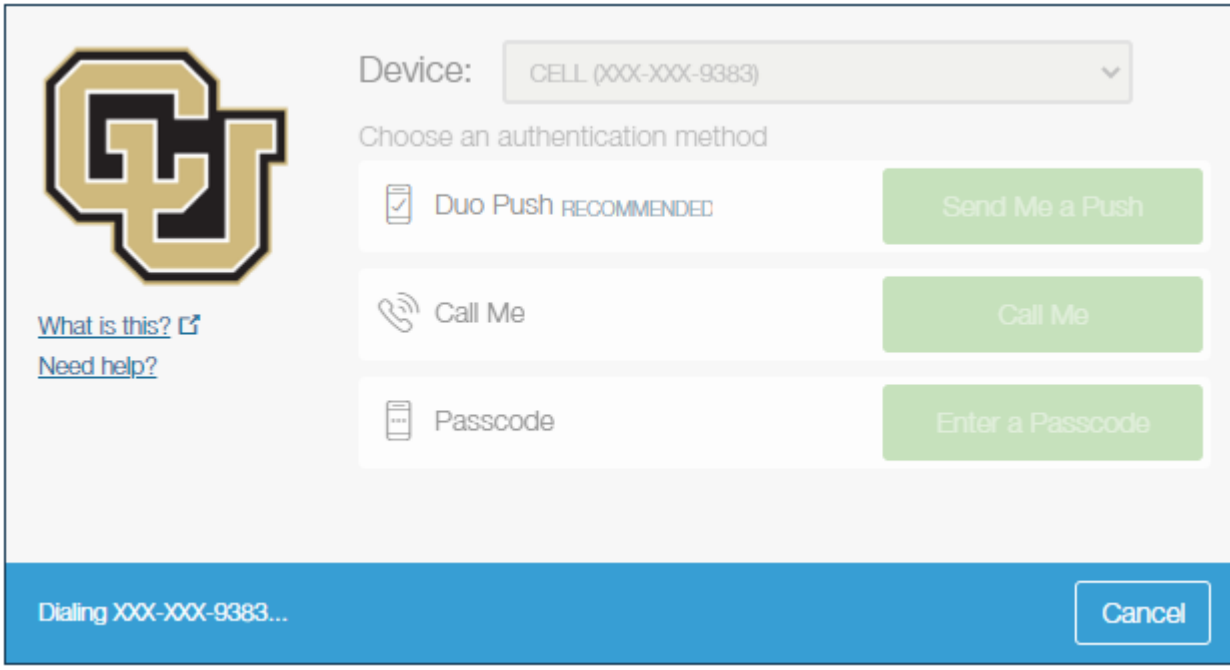


Click the **Call Me** button.



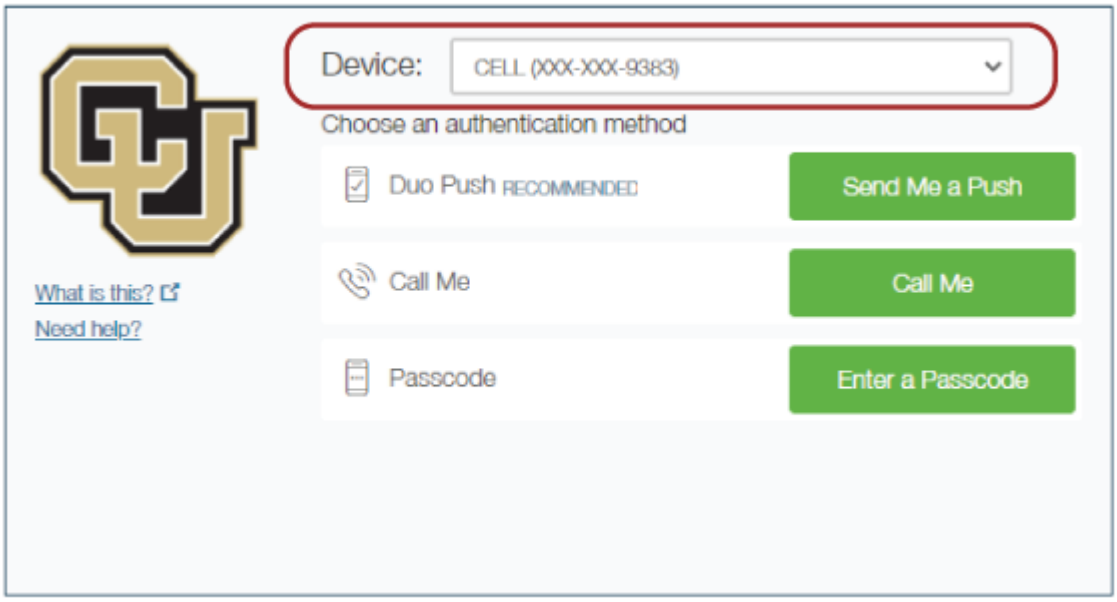
Answer the call, then **press any key** on your phone to log in.

The protected page will open.

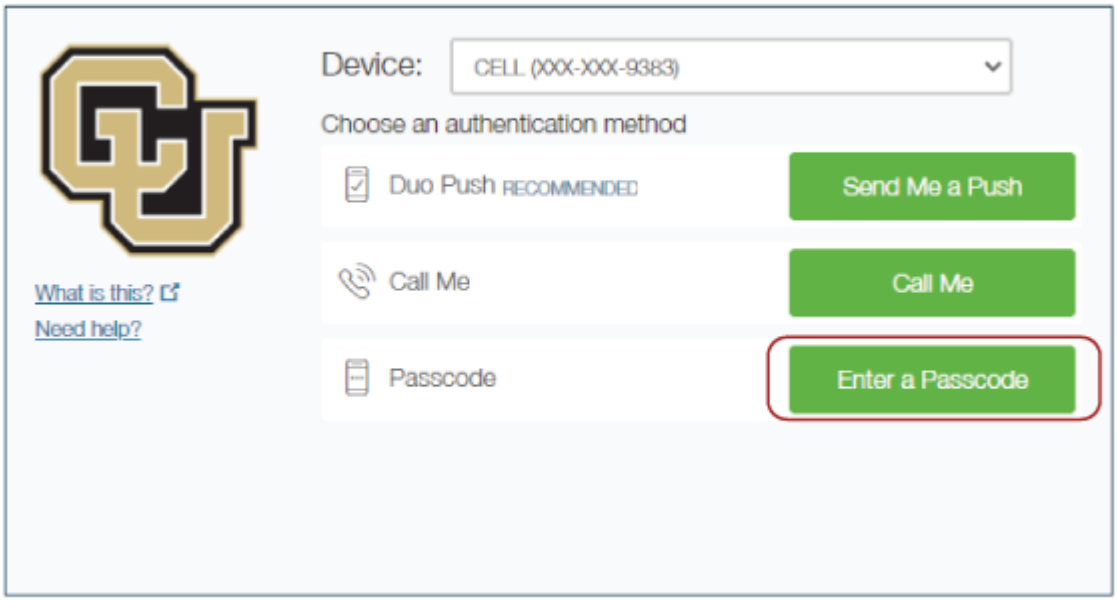


Option 3: Receive a text message with a passcode or enter a passcode

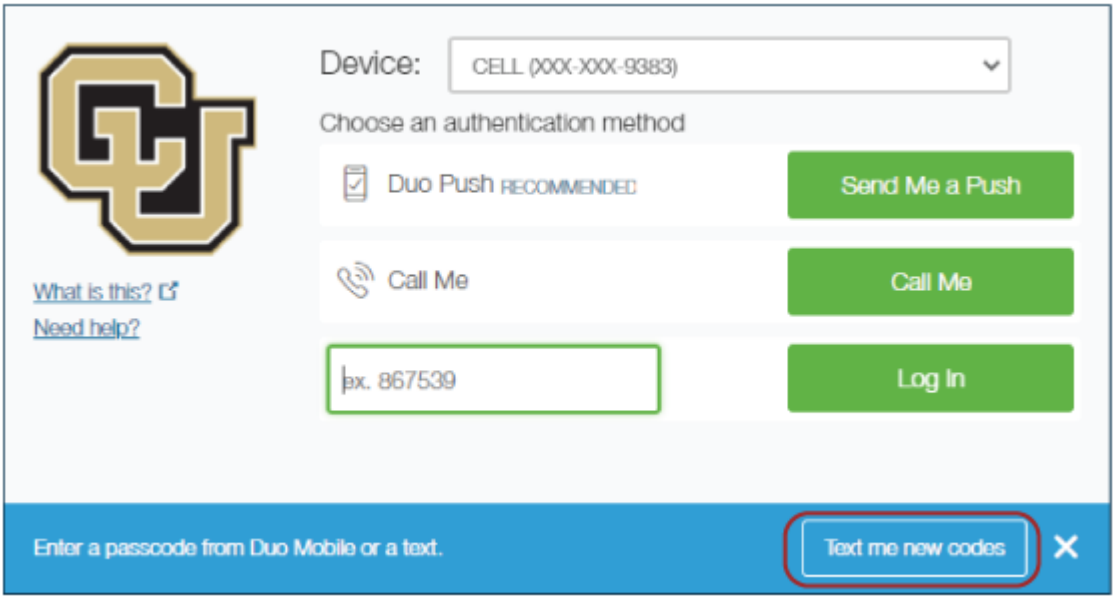
From the **Device** drop-down menu, select the phone number where you wish to be contacted.



Click the **Enter a Passcode** button.



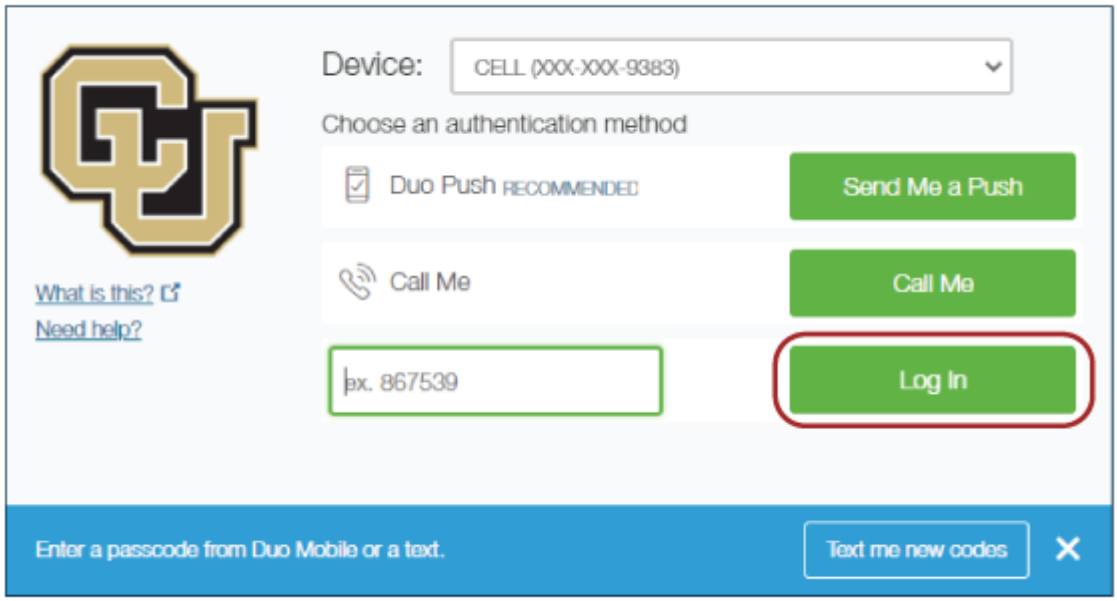
A blue bar will appear on the screen. Press the **Text me new codes** button.



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.

Benefit Details

Benefits Enrollment

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 electio

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 enr

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 m
- 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

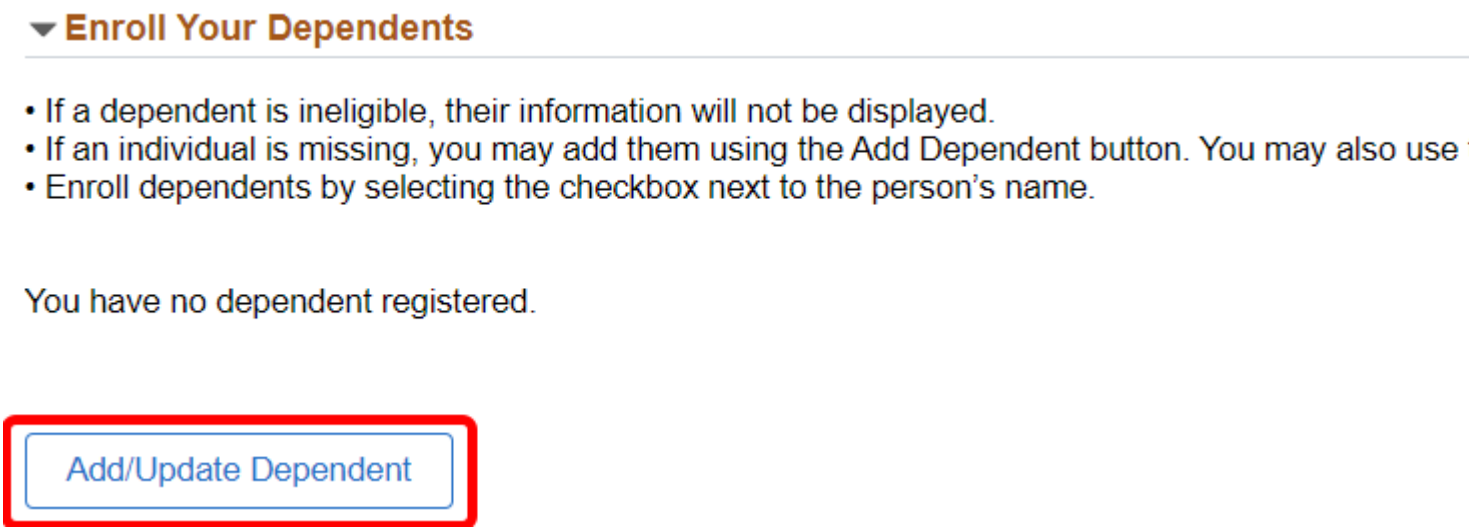
Current No Co
New Essen
Status **Pendi**
0 D

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.



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.

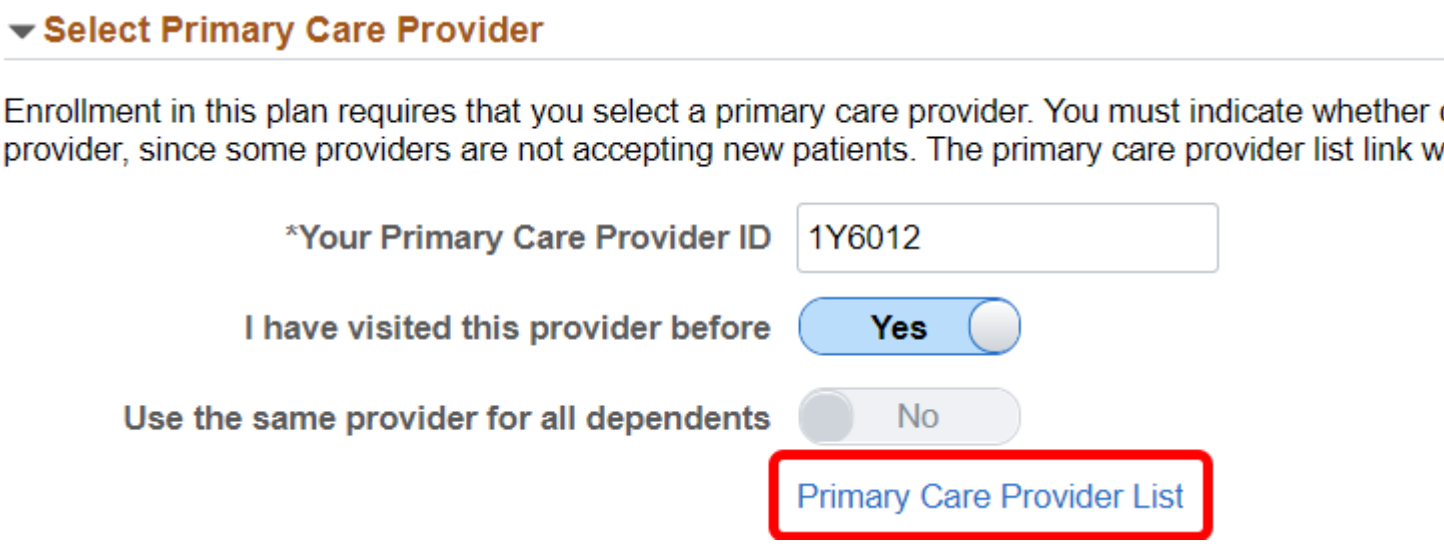
	Plan Name	Before Tax Cost	After Tax Cost	Pay Period Cost
✓	Essential Dental Before-Tax			$0.00
Select	Essential Dental After-Tax			$0.00
Select	Choice Dental Before-Tax	$17.00		$17.00
Select	Choice Dental After-Tax		$17.00	$17.00
Select	Waive			$0.00

Overview of All Plans

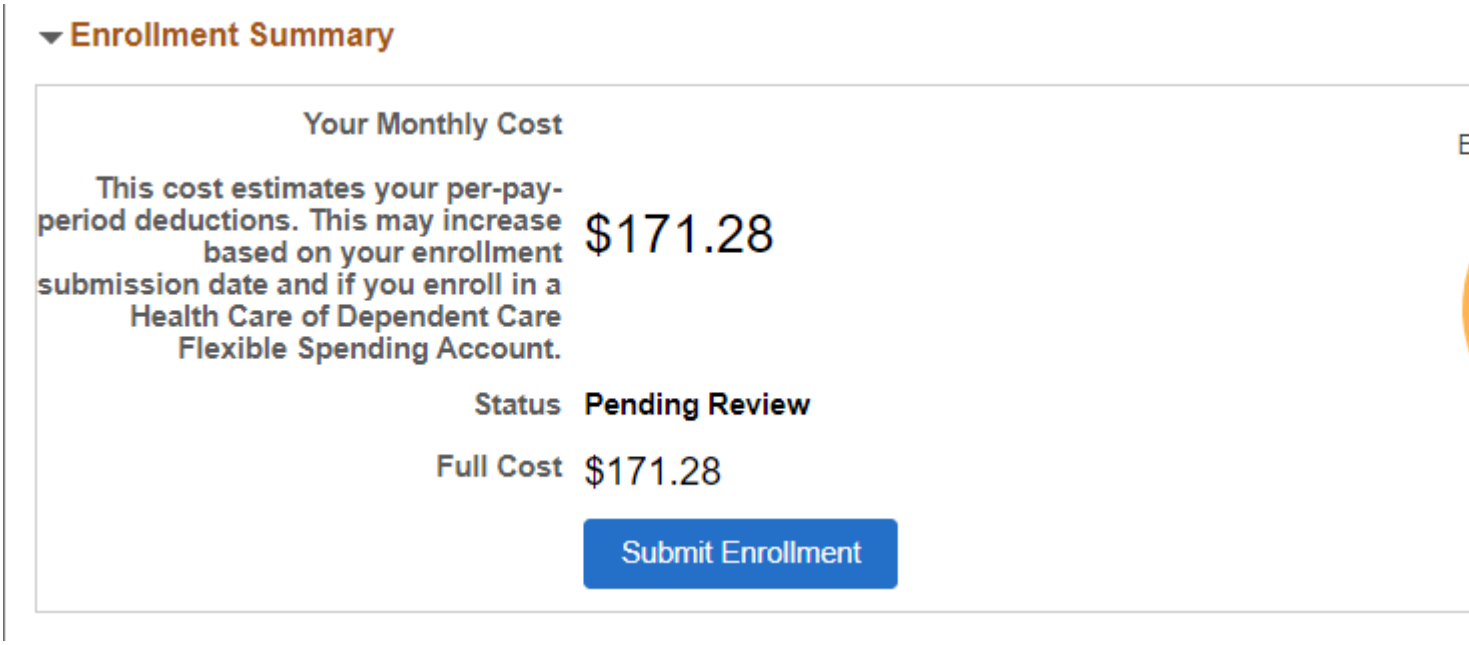
You can **compare medical plans** within the portal. Select the plans you'd like to see, and you can compare rates, deductibles, urgent care costs and more within the portal.

	Plan Name		Before Tax Cost
Select	Exclusive Before-Tax	ⓘ	$80.50
Select	Exclusive After-Tax	ⓘ	
✓	High Deductible Before-Tax	ⓘ	
Select	High Deductible After-Tax	ⓘ	
Select	Kaiser Before-Tax	ⓘ	$151.00
Select	Kaiser After-Tax	ⓘ	
Select	Extended Before-Tax	ⓘ	$139.00
Select	Extended After-Tax	ⓘ	
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.



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

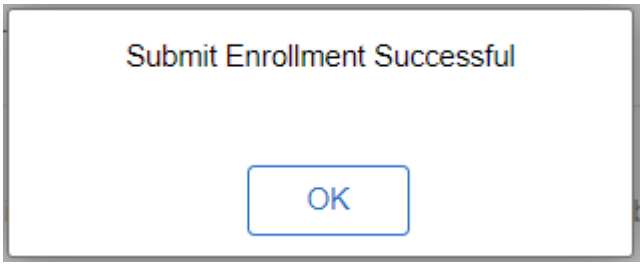
Revie

Submit Enrollment

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

Subm

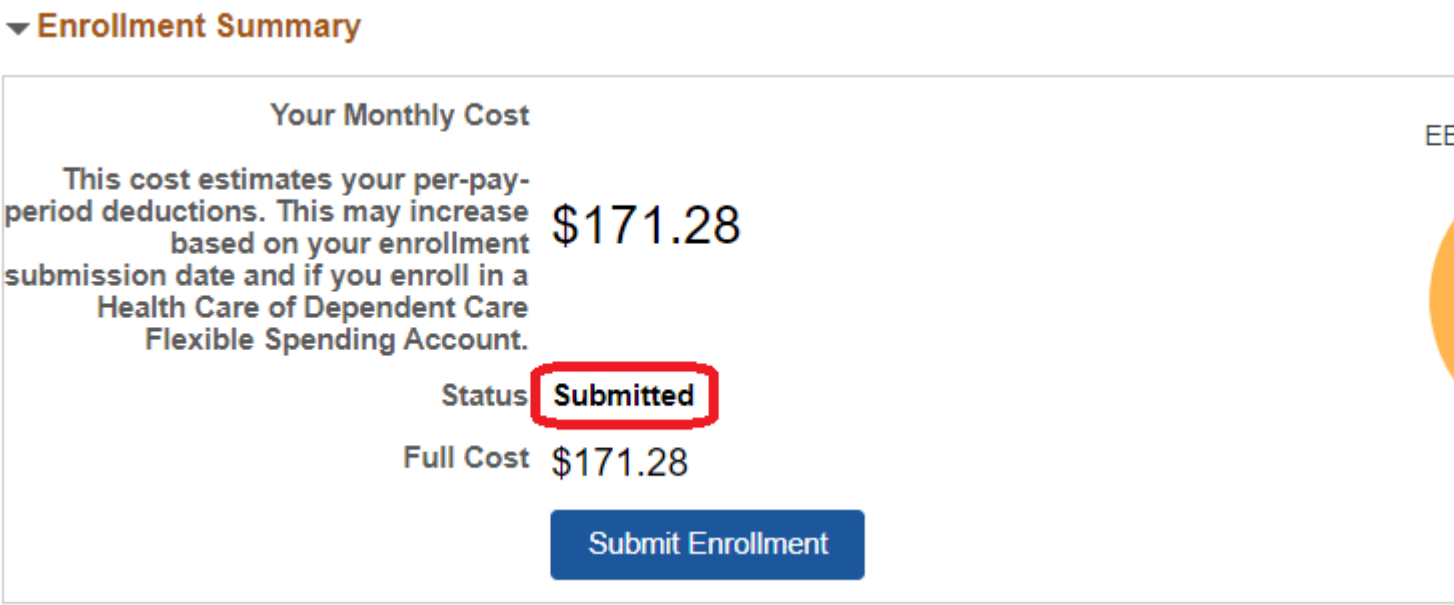
If your enrollment is successful, you will be brought to a summary page and a popup window alerting you that your enrollment was successful.



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**.



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