Medical Plans [1]

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

- **Preventative care** - Medical 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]. Zero. Zip. Zilch.

- **Emergency care** - A medical or behavioral health condition that must be treated at the emergency department of a hospital due to an illness, injury, symptom or condition severe enough to risk serious danger to your health (or, with respect to a pregnant woman, the health of her unborn child) if you didn’t get medical attention. See where and when to get care. [5] is covered (copays). [6] may apply, both in and outside the U.S.

- **Affordable prescription drug prices** from CVS Caremark [8] and Kaiser Permanente [9].

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.
Plan rates

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

Plan rates [14]

Compare plans

Use this tool to compare CU's medical plans.

Compare plans for the 2020-21 plan year, ending June 30 [15]

See Open Enrollment plan details for the 2021-22 plan year, starting July 1 [16]

Before or after tax?

Decide how monthly premiums [17] are deducted from your
monthly paycheck. Typically, it is shared between the employee and the employer. Premiums are deducted from your paycheck.

Learn more [18]

Groups audience:
Employee Services

Right Sidebar:
ES: Benefits & Wellness - New Employee Sidebar
ES: Benefits & Wellness - IWT New Employee Medical Plans
ES: Benefits & Wellness - Contact

Sub Title:
Get access to quality, personalized medical care and choose one of CU's four offered medical plans. CU contributes 85% to 90% of your premiums, making medical care affordable for you and your dependents.

Source URL: https://www.cu.edu/employee-services/benefits-wellness/new-employee/medical-plans

Links
[8] https://www.cu.edu/employee-services/benefits-wellness/cvs-caremark-pharmacy-services
[9]