

Medical Plans ^[1]

2026–27 plan year information

This page provides details about the **2025–26 benefits plan year**. For plan year 2026–27 (beginning July 1, 2026) information, visit the [Open Enrollment page](#) ^[2].

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

- Preventive care is fully covered: no deductible. Deductible An amount that you are required to pay before the plan will begin to reimburse for covered services. ^[3], no copay. Copayment (copay) A fixed-dollar amount that you must pay out of your pocket at the time of service to a provider or a facility for a specific health covered service. 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].
- All plans also provide one no-cost preventive mental health visit per plan year. Learn more about your mental health benefit options on our [Mental Health Resources page](#) ^[5].
- Emergencies are never planned. That's why all urgent Urgent Care Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care ^[6] and emergency care 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. ^[7] is covered (copays) Copayment (copay) A fixed-dollar amount that you must pay out of your pocket at the time of service to a provider or a facility for a specific health covered service. 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] 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





[11]

PATHWAY





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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.

[2025-26 Plan Year](#) [15]

Before or after tax?

Decide how monthly premiums^{Premium}The monthly cost to participate in the plan. Typically, it is shared between the employee and the employer. Premiums are deducted from your monthly paycheck. [16] are deducted from your paycheck.

[Learn more](#) [17]

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:

You've got access to quality, personalized medical care with CU's medical plans. CU contributes up to 100% 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

[1] <https://www.cu.edu/employee-services/benefits-wellness/new-employee/medical-plans>

[2] <https://www.cu.edu/employee-services/open-enrollment> [3] <https://www.cu.edu/es-benefits-glossary/deductible> [4] <https://www.cu.edu/es-benefits-glossary/copayment-copay>

[5] <https://www.cu.edu/employee-services/benefits-wellness/mental-health-resources>

[6] <https://www.cu.edu/es-benefits-glossary/urgent-care> [7] <https://www.cu.edu/es-benefits-glossary/emergency-care> [8] <https://www.cu.edu/employee-services/benefits-wellness/cvs-caremark-pharmacy-services>

[9]

https://healthy.kaiserpermanente.org/health/care/!ut/p/a0/HcINDslgEEDhs_QAkWFtrLgr1F5BYTehYyUp0CDWeHt_lu bT2nyuXk88aFJ4g8Bf_fd7jIEp8LITde0KFbC82R0KYMnvydf0alBr8w2lYZoeVoQO3MAFKeBahuEKAPRkk9yH4_drjC

[10] <https://www.cu.edu/employee-services/benefits-wellness/new-employee/medical-plans/exclusive>

[11] <https://www.cu.edu/employee-services/benefits-wellness/new-employee/medical-plans/high-deductible> [12] <https://www.cu.edu/employee-services/benefits-wellness/new-employee/medical-plans/pathway> [13] <https://www.cu.edu/employee-services/benefits-wellness/new-employee/medical-plans/kaiser> [14] <https://www.cu.edu/docs/faculty-staff-rate-sheet>

[15] <https://www.cusys.edu/plans/compare/2025/> [16] <https://www.cu.edu/es-benefits-glossary/premium>

[17] <https://www.cu.edu/docs/before-or-after-tax>