Medical Plans [1]

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

- **Preventative Care** - A routine health 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].

- All plans also provide one no-cost preventative 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 care and emergency care is covered (copays may apply), both in and outside the U.S. Decide where you should go to receive care [8].

- **Affordable prescription drug prices** from CVS Caremark [9] and Kaiser Permanente [10].

Dual Coverage: You cannot be covered as both an employee and dependent for any CU medical, dental or vision plan.
Plan rates

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

Plan rates

Compare plans

Use this tool to compare CU's medical plans.

2024-25 Plan Year

Before or after tax?

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

Learn more

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
[5] https://www.cu.edu/employee-services/benefits-wellness/mental-health-resources
[8] https://www.cu.edu/docs/when-and-where-get-care
[10] https://healthy.kaiserpermanente.org/health/care/ut/p/a0/HclNDslgEEDhs_QAkwFtrLgr1F5BvYehYyUp0CDWeHt_luT2nyuXk88aFJ4g8Bf_fd7jEp8LiTeo0KFbC82R0KYMnyyd0alBr8w2lYZoeVoQO3MAFKeBahuEKAPRkk9yH4_driQ