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

- **Preventative care**
  
  Preventative Care - Medical
  
  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]

- **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]. Zero. Zip. Zilch.

- **All plans will also provide one no-cost preventative mental health visit per plan year beginning on July 1, 2022. Learn more about your mental health benefit options on our Mental Health Resources page [5].**

- **Emergencies**
  
  Emergencies are never planned. That's why all urgent 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 [7] is covered. 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. Decide where you should go to receive care here [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.

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** [15]

**Compare plans**

Use this tool to compare CU's medical plans.

**2021-22 Plan Year** [16]

**2022-23 Plan Year** [17]

**Before or after tax?**

Decide how monthly premiumsPremiumThe monthly cost to participate in the plan. Typically, it is shared between the employee and the employer. Premiums are deducted from your monthly paycheck, are deducted from your paycheck.

**Learn more** [19]

**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**
[5] https://www.cu.edu/employee-services/benefits-wellness/mental-health-resources
[8] https://www.cu.edu/docs/when-and-where-get-care
[10]