

## **Medical Plans** <sup>[1]</sup>

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

- Preventive care is fully covered: no deductible<sup>[2]</sup>DeductibleAn amount that you are required to pay before the plan will begin to reimburse for covered services. <sup>[2]</sup>, no copay<sup>[3]</sup>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. <sup>[3]</sup>.
- 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](#) <sup>[4]</sup>.
- Emergencies are never planned. That's why all urgent<sup>[5]</sup>Urgent CareCare 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 <sup>[5]</sup> and emergency care<sup>[6]</sup>Emergency CareA 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. <sup>[6]</sup> is covered (copays<sup>[3]</sup>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. <sup>[3]</sup> may apply), both in and outside the U.S.
- Affordable prescription drug prices from [CVS Caremark](#) <sup>[7]</sup> and [Kaiser Permanente](#) <sup>[8]</sup>.

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**





[10]

# PATHWAY





[12]

### **Plan rates**

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

[Plan rates](#) [13]

### **Compare plans**

Use this tool to compare CU's medical plans.

[2025-26 Plan Year](#) [14]

### **Before or after tax?**

Decide how monthly premiums<sup>Premium</sup>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. [15] are deducted from your paycheck.

[Learn more](#) [16]

**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.

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**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/es-benefits-glossary/deductible> [3] <https://www.cu.edu/es-benefits-glossary/copayment-copay> [4] <https://www.cu.edu/employee-services/benefits-wellness/mental-health-resources> [5] <https://www.cu.edu/es-benefits-glossary/urgent-care> [6] <https://www.cu.edu/es-benefits-glossary/emergency-care> [7] <https://www.cu.edu/employee-services/benefits-wellness/cvs-caremark-pharmacy-services>

[8]

[https://healthy.kaiserpermanente.org/health/care/!ut/p/a0/HcINDslgEEDhs\\_QAkWFtrLgr1F5BYTehYyUp0CDWeHt\\_lubT2nyuXk88aFJ4g8Bf\\_fd7jIEp8LITde0KFbC82R0KYMnvydf0alBr8w2lYZoeVoQO3MAFKeBahuEKAPRkk9yH4\\_drjC](https://healthy.kaiserpermanente.org/health/care/!ut/p/a0/HcINDslgEEDhs_QAkWFtrLgr1F5BYTehYyUp0CDWeHt_lubT2nyuXk88aFJ4g8Bf_fd7jIEp8LITde0KFbC82R0KYMnvydf0alBr8w2lYZoeVoQO3MAFKeBahuEKAPRkk9yH4_drjC)

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

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

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

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