

## **High Deductible** <sup>[1]</sup>

**The High Deductible plan pairs with Medicare for an over/under option for situations when at least one member is eligible for Medicare and at least one other member is not.**

### **Over/Under Basics**

- The member(s) eligible for Medicare must enroll in the CU Medicare (must be enrolled in Medicare Part A and Part B) and the member(s) not Medicare-eligible must enroll in the High Deductible Plan.
- Although the CU Medicare and High Deductible are two different plans, the premiums are bundled. See your [rate sheet](#) <sup>[2]</sup> for pricing details.
- Over/Under plans have different plan years:
  - The Medicare Plan year runs from Jan. 1 to Dec. 31.
  - The HDHP Plan year runs from July 1 to June 30.
    - **Please Note:** Your Open Enrollment period is determined by the age of the retiree.
- You cannot contribute to a Health Savings Account (HSA) once enrolled in Medicare.
- If you are considering this option, please review details of the both Medicare and High Deductible Plans.

### **About the High Deductible plan**

This Anthem-administered plan gives you broad access to health care services inside and outside your [network](#)NetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services <sup>[3]</sup> — but requires that you first meet your deductible.

Once you've satisfied the deductible, you'll be responsible for paying [coinsurance](#)CoinuranceThe portion of expenses that you have to pay for certain covered services, calculated as a percentage. For example, if the coinsurance rate is 20%, then you are responsible for paying 20% of the bill, and the insurance company will pay 80%. <sup>[4]</sup> for care. This plan offers Anthem's nationwide [network](#)NetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services <sup>[3]</sup> of providers and facilities. You'll also have the flexibility to schedule your own appointments with [specialists](#)SpecialistA physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions. A non-physician specialist is a provider who has more training in a specific area of health care. <sup>[5]</sup> — no [Primary Care Provider](#)Primary Care Provider (PCP)A physician (medical doctor or doctor of osteopathic medicine), nurse practitioner, clinical nurse specialist or physician assistant, as allowed under state law, who provides, coordinates or helps a patient access a range of health care services

[6] or referralsReferralA written order from your primary care provider for you to see a specialist or receive certain health care services for any covered service that cannot be performed by your primary care provider. This applies to our Anthem Exclusive and Kaiser plans. [7] needed.

This plan provides one no-cost preventative mental health visit per plan year. Learn more about your mental health benefit options on our [Mental Health Resources page](#) [8].

Plan details

- [CU Health Plan - High Deductible \(HSA Compatible\) Benefits Coverage Summary](#) [9] (14 pages)
- [CU Health Plan - High Deductible \(HSA Compatible\) Benefits Booklet](#) [10] (112 pages)
- [Anthem Preventative Care Guidelines](#) [11]

**Covered providers****Provider**An individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc.  
[12] **and medications**

- [Find a doctor or urgent care](#) [13]
  - Call 1-855-646-4752
- [Prescription coverage](#) [14]
  - [Access the CVS Formulary](#) [15]
  - Call 1-888-964-0121
- [WINFertility](#) [16]

Features & Considerations

Plan type	<u>PPOPreferred Provider Organization (PPO)</u> A health care plan that has a contractual agreement with providers to offer health care services at discounted, negotiated fees within a network. The PPO plans may require some cost-sharing with deductibles, copays and/or coinsurance. [17] / <u>HSA CompatibleHSA (Health Savings Account)</u> A tax-savings account that must be paired with a High-Deductible Health Plan, which can be used to pay for qualified health care expenses now or in the future. An HSA is a savings account that you own. The funds in an HSA carry forward year after year, even if you change employers or retire. [18]	
	<b>In-Network Providers</b>	<b>Out-of-Network Providers</b>

**Deductible**  
**Deductible -**  
**High**  
**Deductible**  
**PlanAn**  
amount that  
you are  
required to  
pay before  
the plan will  
begin to  
reimburse for  
covered  
services.  
This plan has  
\$1,500  
deductible  
for single  
coverage or  
an  
“aggregate  
deductible”  
of \$3,000 for  
family  
coverage (2+  
members).  
This means  
than one or  
all members  
can  
contribute  
collectively  
to the \$3,000  
deductible. <sup>[19]</sup>

**Out-of-pocket**  
**limit**

\$1,650 single coverage  
\$3,300 family coverage (2+ members)  
Any member may contribute to overall deductible.

\$3,300 single coverage  
\$6,600 family coverage (2+ members)

\$3,300 single coverage  
\$6,600 family coverage (2+ members)  
Any member may contribute to overall deductible.

\$6,600 single coverage  
\$13,200 family coverage (2+ members)

**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. <sup>[20]</sup>**  
**visit**

\$0 coinsurance and no deductible

35% coinsurance after deductible

**Office visit**

15% coinsurance after deductible

35% coinsurance after deductible

Emergency  
care  
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. [\[21\]](#)

15% coinsurance after deductible

Covered as in network

**Urgent Care  
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** <sup>[22]</sup>

15% coinsurance after deductible

35% coinsurance after deductible

## Prescription Benefits

Plan coverage is determined by medication type, supply amount and pharmacy services:

	30-day supply	31 to 90-Day Supply	Non-Network Provider
<b>Tier 1</b>	10% coinsurance after deductible for up to a 30-day supply at Caremark Retail Network Pharmacies	5% coinsurance for a 31 to 90-day supply at CVS Retail, Costco, Kroger or CVS mail order	20% coinsurance after deductible for up to a 30-day supply
<b>Tier 2</b>	20% coinsurance after deductible for up to a 30-day supply at Caremark Retail Network Pharmacies	15% coinsurance for a 31 to 90-day supply at CVS Retail, Costco, Kroger or CVS mail order	20% coinsurance after deductible for up to a 30-day supply
<b>Tier 3</b>	20% coinsurance after deductible for up to a 30-day supply at Caremark Retail Network Pharmacies	15% coinsurance for a 31 to 90-day supply at CVS Retail, Costco, Kroger or CVS mail order	20% coinsurance after deductible for up to a 30-day supply

30-day supply	31 to 90-Day Supply	Non-Network Provider
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<b>Tier 4</b>	20% coinsurance after deductible for up to a 30-day supply at Caremark Retail Network Pharmacies or 15% coinsurance at CVS Retail, Costco, Kroger or CVS mail order for up to a 30-day supply	20% coinsurance after deductible for up to a 30-day supply
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**Specialty medications (Tier 4):** Per fill, a maximum of up to 30 days of Specialty medication may be purchased at a retail pharmacy. After three fills, CVS Specialty Pharmacy must be used for Specialty medication to be covered.

**Maintenance medications:** Per fill, a maximum of up to 30 days of maintenance medication may be purchased at a retail pharmacy. After three fills, a CVS Retail Pharmacy, Costco, King Soopers, City Market or CVS Mail Order <sup>[14]</sup> must be used for up to a 90-day supply to be covered.

**Generic preventive therapy drugs:** Certain medications and supplies may be obtained at in network pharmacies with no applicable copayment (100% covered). Please contact CVS member services for additional information at 1-888-964-0121.

#### Groups audience:

Employee Services

#### Right Sidebar:

ES: Benefits & Wellness - Retiree 401(a) Non-Medicare

ES: Benefits & Wellness - IWT 401(a) Non-Medicare Eligible Medical

ES: Benefits & Wellness - Contact

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**Source URL:** <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/high-deductible>

#### Links

[1] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/high-deductible> [2] <https://www.cu.edu/docs?text=rate%20&dept=All> [3]

<https://www.cu.edu/es-benefits-glossary/network> [4] <https://www.cu.edu/es-benefits-glossary/coinsurance>

[5] <https://www.cu.edu/es-benefits-glossary/specialist>

[6] <https://www.cu.edu/es-benefits-glossary/primary-care-provider-pcp> [7] <https://www.cu.edu/es-benefits-glossary/referral> [8] <https://www.cu.edu/employee-services/benefits-wellness/mental-health-resources> [9] <https://www.cu.edu/docs/cu-health-plan-high-deductible-benefits-summary> [10] <https://www.cu.edu/docs/cu-health-plan-high-deductible-benefits-booklet> [11] <https://www.anthem.com/preventive-care/> [12] <https://www.cu.edu/es-benefits-glossary/provider> [13] <https://www.anthem.com/mcr/cuhealthplan/find-care> [14] <https://www.cu.edu/employee-services/benefits-wellness/cvs-caremark-pharmacy-services> [15] <https://info.caremark.com/dig/acsdruglist> [16] <https://managed.winfertility.com/cuhealthplan/> [17] <https://www.cu.edu/es-benefits-glossary/preferred-provider-organization-ppo> [18] <https://www.cu.edu/es-benefits-glossary/hsa-health-savings-account> [19] <https://www.cu.edu/es-benefits-glossary/deductible-high-deductible-plan> [20] <https://www.cu.edu/es-benefits-glossary/preventative-care-medical> [21] <https://www.cu.edu/es-benefits-glossary/emergency-care> [22] <https://www.cu.edu/es-benefits-glossary/urgent-care>