Under this Kaiser-administered plan, you can choose any healthcare provider within one single statewide network. It is recommended that you select a primary care physician to direct your care. In most cases, referrals are required. However, you may self-refer to certain specialists. A 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. In place of a deductible, enrollees will be responsible for a 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.

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.

Out-of-network care is not covered except for emergency care. Emergency care is 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. And/or urgent care is 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.

Plan details

- CU Health Plan - Kaiser Benefits Coverage Summary (9 pages)
- CU Health Plan - Kaiser Benefits Booklet (144 pages)
- Kaiser Preventative Care Guidelines
Covered providers and medications

- Find a provider/urgent care [15]
- Visit Kaiser’s microsite [16]
- Access the Kaiser Formulary [17]
- Call 1-877-883-6698

Out-of-area benefit for dependents only

This benefit applies to services listed in the Summary Chart (page 142 of Benefits Booklet).

Office visit
Primary care, Specialty, Mental Health/Chemical Dependency, Well Child prevention, Gynecological and Allergy injection visits are covered. All other visits are not covered. $30

Office visit limits (procedures and labs are excluded) 5 visits per plan year

Diagnostic X-ray service limits (X-ray and Ultrasound only) 20% coinsurance 5 per plan year

Prescription Drug Brand/Generic

Physical, Occupational & Speech Therapies 5 combined visits per plan year

Features and considerations

EPOExclusive Provider Organization (EPO)
A health care system designed to give you access to quality, cost-effective service. With an EPO, such as the case of our CU Health Plan Kaiser, you will have access to providers within the Kaiser Network. Your Primary Care Provider, in most cases, will manage and coordinate any care of a specialist you may need by providing you with a referral within the network. There are no out-of-network benefits with the exception of emergency care. [18] - Kaiser network

Plan type
Deductible
An amount that you are required to pay before the plan will begin to reimburse for covered services. This plan has no deductible. [6] $0

Out-of-pocket limit
The maximum amount of money you will pay for covered medical services during the plan year. These costs include deductibles, copays and coinsurance. This maximum is designed to protect you from catastrophic health care costs. After you reach this amount, the plan will pay 100% of the allowed amount. [19] $9,100/individual; $18,200/family for in-network providers

Office visit

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. [10] $250 (waived if admitted)

Primary care provider - $30/visit
Specialist
A 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. [5] - $40/visit
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 [11]- $30/visit
Prescription drug (Rx)
30-day supply

Generic: $10
Non-Preferred Brand: Not Covered
Preferred Brand: $50
Specialty: 20% of cost up to $100

Access the Kaiser formulary [17] to check your medication’s coverage.

Mail Order (Rx)
90-day supply

Generic: $20
Non-Preferred Brand: Not Covered
Preferred Brand: $100
Specialty: 20% of cost up to $100 up to a 30-day supply

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

Source URL: https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/kaiser

Links
[1] https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/kaiser
[8] https://www.cu.edu/employee-services/benefits-wellness/mental-health-resources
[14] https://healthy.kaiserpermanente.org/learn/preventive-services
[16] https://select.kaiserpermanente.org/university-of-colorado?viewerUserId=622694973aeeaa0014f95f44
[17] https://healthy.kaiserpermanente.org/colorado/health-wellness/drug-formulary