Medical Plans [1]

Have access to quality, personalized medical care without hurting your wallet by choosing one of CU's four medical plans.

- CU Health Plan - Exclusive
- CU Health Plan - Extended
- CU Health Plan - High Deductible
- CU Health Plan - Kaiser

Plan overview:

Type of Plan: HMO

Provider: Anthem Blue Cross Blue Shield

Under this plan, you can join one of three regional health care networks: Central, North or South. You make this selection by first choosing your primary care physician; the region in which that doctor practices will dictate the regional network into which you'll be placed to receive health care services. With the Exclusive option, your primary care physician manages your care, so you'll need to get referrals to see specialists.

Features and Considerations:

- You'll have access to the medical professionals, services and facilities within your network.
- The Exclusive plan is tailored to University of Colorado and CU Medicine employees. If you select this option, you will receive care at UCHealth facilities by physicians from the CU Medicine School of Medicine, UCHealth Medical Group and other physicians. You'll have access to care across Colorado’s Front Range.
- If you see a CU Medicine or UCHealth Medical Group doctor, your records will be easily accessible to other practitioners in those groups, making healthcare even easier for you.
- You get full access to Exclusive network pharmacies, such as University of Colorado Health pharmacies?including its Mail Order Prescription Service?and Anthem-covered retail pharmacies.
- If you have dependents covered by this plan who will be living out-of-state during the 2017-18 plan year, you may enroll them in CU Health Plan - Exclusive Guest
Membership for additional, temporary coverage in participating states.

Choose your plan

What's covered?

- CU Health Plan - Exclusive Benefits Coverage Summary [2] (15 pages)
- CU Health Plan - Exclusive full benefits booklet [3] (93 pages)
- Anthem Preventive Care guidelines [4] (14 pages)
- Summary annual report and notice of creditable drug coverage: Medicare Part D [5]
- Privacy Notice [6]
- Glossary of Health Coverage and Medical Terms [7]

Review Monthly Rates

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$39.50</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$99.50</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$165</td>
</tr>
<tr>
<td>Family</td>
<td>$215.50</td>
</tr>
</tbody>
</table>

- Compare rates for this plan and others [8]

- Plan Comparison

Get an apples-to-apples look at CU's four health plans with our Plan Comparison [9]

Coverage area

This plan has a limited provider network that extends throughout Colorado, but is defined by three networks: the Central network (Denver/Boulder metro area), the South network (Colorado Springs area) and the North network (Fort Collins, Greeley area). The location of your primary care physician dictates which network your care revolves around.

All care out-of-network, except for emergency care, transportation and urgent care, will not be covered.

Common fees

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$250/single or $750/family</td>
</tr>
<tr>
<td>Out-of-pocket limit</td>
<td>$7,150/single or $14,300/family</td>
</tr>
<tr>
<td>Primary care visit</td>
<td>$30 per visit, deductible does not apply</td>
</tr>
<tr>
<td>Specialist</td>
<td>$40 per visit, deductible does not apply</td>
</tr>
<tr>
<td>Preventive care, screenings, immunizations</td>
<td>$0 per visit, deductible does not apply</td>
</tr>
</tbody>
</table>

Prescriptions
Tier 1 -
Typically Generic
UCHealth Retail Pharmacy Locations: $13/prescription for up to a 30-day supply, $26/prescription for up to a 90-day supply.
Anthem Retail Pharmacy Locations: $15/prescription for up to a 30-day supply.
UCH Mail Order: $26/prescription for up to a 90-day supply.

Tier 2 -
Typically Preferred Brands
UCHealth Retail Pharmacy Locations: $30/prescription for up to a 30-day supply; $60/prescription for up to a 90-day prescription.
Anthem Retail Pharmacy Locations: $35/prescription for up to a 30-day supply.
UCH Mail Order: $60/prescription for up to a 90-day supply.

Tier 3 -
Typically Non-Preferred Brand Drugs
UCHealth Retail Pharmacy Locations: $50/prescription for up to a 30-day supply; $100/prescription for up to a 90-day supply.
Anthem Retail Pharmacy Locations: $50/prescription for up to a 30-day supply.
UCH Mail Order: $100/prescription for up to a 90-day supply.

Tier 4 -
Typically Specialty Drugs
UCHealth Retail Pharmacy Locations: $75/prescription for up to a 30-day supply.
Anthem Retail Pharmacy Locations: $75/prescription for up to a 30-day supply.

Before or after tax?

You can decide how your monthly premiums are taken from your paycheck, either before or after tax.

If you choose pre-tax, your premium will be deducted from your wages before taxes are calculated on your earnings. This process reduces your taxable income, and the cost your premiums is tax-free.

If you choose after tax, you may be able to deduct your premiums as medical expenses when you file taxes.

Review the FSA plan document [10].

Use your plan

What's covered?

- CU Health Plan - Exclusive Benefits Coverage Summary [2] (15 pages)
- CU Health Plan - Exclusive full benefits booklet [3] (93 pages)
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- Privacy Notice [6]
- Glossary of Health Coverage and Medical Terms [7]

Find a doctor
See a list of covered providers on Anthem’s microsite [11], or call 1-800-735-6072.

Find a pharmacy

Visit Anthem’s microsite [11] to login to your account and search for pharmacies near you in your network.

Claim Assistance

If you are having trouble filing a claim, call 1-800-735-6072 to speak with an Anthem representative.

If a claim has been rejected, call 303-860-4200, option 3, and an Employee Services benefits professional will help you examine your options.

Be Colorado wellness programs

As a CU Health Plan member, you have access to exclusive Be Colorado activities. These wellness programs offer information, inspiration and support to meet your health goals. Learn more on their website [12].

When does my coverage end?

Your coverage will run from July 1 to June 30 of the following year. Before the plan year ends, you will have an opportunity to either continue coverage with this plan or elect for a different plan during Open Enrollment.

If you lose coverage due to termination of employment or reduced work hours, you may be eligible to up to 18 months of continuing coverage under COBRA [13].

Qualifying Life Events

Recently had a significant life event, such as getting married or having a baby? Your benefits coverage may need to be adjusted. Find out how [14].

Address Changes

To change your address, phone number and email:

1. Log in to your campus portal at my.cu.edu [15].
2. Select the NavBar in the right-hand corner.
3. Select the CU Resources link.
4. Under the My Info and Pay menu, select Employee Profile. Here, you can update your addresses, phone numbers, emergency contacts, email addresses and more.

ID Cards
• When will I receive my ID card?
  ○ ID cards will be sent in the mail before July 1, the start of the plan year.
• Who will send my ID card?
  ○ Anthem sends out plan cards to members.
• How do I get a new ID card? What if I lost my card?
  ○ All members can go to the Anthem website and log in to their account [11]. From there, members can access their ID and coverage information and request a new card.

Review the FSA plan document [10].

Plan overview:

Type of Plan: PPO

Provider: Anthem Blue Cross Blue Shield

In this plan, you’ll have access to a network of physicians and facilities in Colorado and throughout the United States. In essence, this plan extends your options.

Features and Considerations:

• Members can refer themselves to doctors of their choice, including specialists.
• The plan features a national network, and you can still see CU Medicine and UCHealth Medical Group providers and visit UCHealth facilities.
• Services are not covered out-of-network except for emergency or urgent care, durable medical equipment, labs and x-rays.
• Preventative care is fully covered.

Choose your plan

What's covered?

• CU Health Plan - Extended Benefits Coverage Summary [16] (14 pages)
• CU Health Plan - Extended full benefits booklet [17] (89 pages)
• Summary annual report and notice of creditable drug coverage: Medicare Part D [5]
• Anthem Preventive Care guidelines [4] (14 pages)
• Privacy Notice [6]
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<tr>
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<th>Employee</th>
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<th>Employee + Spouse</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$73</td>
<td>$145</td>
<td>$221.50</td>
<td>$291.50</td>
</tr>
</tbody>
</table>
- Plan Comparison

Get an apples-to-apples look at CU's four health plans with our Plan Comparison.

**Coverage area**

This plan allows members to access any medical provider, emergency services, emergency transportation or urgent care within Colorado and throughout the United States, as long as those services and providers are in-network.

**Common fees**

| Deductible | $750/single or $1,500/family |
| Out-of-pocket limit | $7,150/single or $14,300/family |
| Primary care visit | $40/visit, deductible does not apply |
| Specialist | $50/visit, deductible does not apply |
| Preventive care, screenings, immunizations | $0/visit, deductible does not apply |

**Prescriptions**

<table>
<thead>
<tr>
<th>Tier 1 - Typically Generic</th>
<th>Tier 2 - Typically Preferred Brands</th>
<th>Tier 3 - Typically Non-Preferred Brand Drugs</th>
<th>Tier 4 - Typically Specialty Drugs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pharmacy Locations</strong>: $15/prescription for up to 30-day supply</td>
<td><strong>Pharmacy Locations</strong>: $35/prescription for up to a 30-day supply</td>
<td><strong>Pharmacy Locations</strong>: $50/prescription for up to a 30-day supply</td>
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</tr>
<tr>
<td><strong>UCH Mail Order</strong>: $30/prescription for up to a 90-day supply</td>
<td><strong>UCH Mail Order</strong>: $70/prescription for up to a 90-day supply</td>
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<td><strong>UCH Mail Order</strong>: $75/prescription for up to a 30-day supply</td>
</tr>
</tbody>
</table>

**Before or after tax?**

You can decide how your monthly premiums are deducted from your paycheck, either before or after tax.

If you choose pre-tax, your premium will be deducted from your wages before taxes are calculated on your earnings. This process reduces your taxable income, and the cost of your premiums is tax-free.

If you choose after tax, you may be able to deduct your premiums as medical expenses when you file taxes.

Review the **FSA plan document**.

**Use your plan**
What’s covered?

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When does my coverage end?

Your coverage will run from July 1 to June 30 of the following year. Before the plan year ends, you will have an opportunity to either continue coverage with this plan or elect for a different plan during Open Enrollment.

If you lose coverage due to termination of employment or reduced work hours, you may be eligible to up to 18 months of continuing coverage under COBRA [13].

Qualifying Life Events

Recently had a significant life event, such as getting married or having a baby? Your benefits coverage may need to be adjusted. Find out how [14].
Address Changes

To change your address, phone number and email:

1. Log in to your campus portal at my.cu.edu.
2. Select the NavBar in the right-hand corner.
3. Select the CU Resources link.
4. Under the My Info and Pay menu, select Employee Profile. Here, you can update your addresses, phone numbers, emergency contacts, email addresses and more.

ID Cards

- When will I receive my ID card?
  - ID cards will be sent in the mail before July 1, the start of the plan year.
- Who will send my ID card?
  - Anthem sends out plan cards to members.
- How do I get a new ID card?
  - All members can go to the Anthem website and log in to their account. From there, members can access their ID and coverage information and request a new card.

Review the FSA plan document.

Plan overview:

Type of Plan: PPO

Provider: Anthem Blue Cross Blue Shield

This plan gives you broad access to health care services inside and outside of your network but requires that you first meet your deductible. Once you’ve satisfied the deductible, you’ll be responsible for paying a 15% coinsurance for in-network care.

Features and Considerations:

- You’ll have the flexibility to schedule your own appointments with specialists no primary care physician needed.
- Preventative care is automatically covered under the plan and not subject to your deductible.
- You may pair this plan with a CU health savings account through Optum. This means you can set aside funds in a health savings account to pay for non-reimbursed, qualified health care expenses.

Choose your plan
What's covered?

- CU Health Plan - High Deductible Benefits Coverage Summary [19] (14 pages)
- CU Health Plan - High Deductible full benefits booklet [20] (90 pages)
- Summary annual report and notice of creditable drug coverage: Medicare Part D [5]
- Anthem Preventive Care guidelines [4] (14 pages)
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Review Monthly Rates

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<th>Employee</th>
<th>Employee + Child(ren)</th>
<th>Employee + Spouse</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$0</td>
<td>$14</td>
<td>$15</td>
<td>$19</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Compare rates for this plan and others [8]

- Plan Comparison

Get an apples-to-apples look at CU’s four health plans with our Plan Comparison [9]

Coverage area

This plan allows holders to access any medical provider, emergency services, emergency transportation or urgent care within Colorado and throughout United States.

Common fees

<table>
<thead>
<tr>
<th>Fee</th>
<th>In-network Provider</th>
<th>Out-of-network provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$1,500/single or</td>
<td>$3,000/single or</td>
</tr>
<tr>
<td></td>
<td>$3,000/family</td>
<td>$6,000/family</td>
</tr>
<tr>
<td>Out-of-pocket limit</td>
<td>$3,000/single or</td>
<td>$6,000/single or</td>
</tr>
<tr>
<td></td>
<td>$6,000/family</td>
<td>$12,000/family</td>
</tr>
<tr>
<td>Primary care visit</td>
<td>15% coinsurance after deductible</td>
<td>35% coinsurance after deductible</td>
</tr>
<tr>
<td>Specialist</td>
<td>15% coinsurance after deductible</td>
<td>35% coinsurance after deductible</td>
</tr>
<tr>
<td>Preventive care, screenings,</td>
<td>$0 per visit</td>
<td></td>
</tr>
<tr>
<td>immunizations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescriptions</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

After your deductible has been met, all prescriptions require a 20% coinsurance upon pick up, even if the pharmacy is out-of-network.
This plan does not have a list of covered medications (aka, formulary), and some medication may require pre-authorization before it can be dispensed. You can always use the University of Colorado Health?s Mail Order Prescription Service to have your medication delivered to you.

**Before or after tax?**

You can decide how your monthly premiums are deducted from your paycheck, either **before** or **after** tax.

If you choose pre-tax, your premium will be deducted from your wages before taxes are calculated on your earnings. This process reduces your taxable income, and the cost of your premiums is tax-free.

If you choose after tax, you may be able to deduct your premiums as medical expenses when you file taxes.

Review the **FSA plan document** [10].

**Use your plan**

**What's covered?**

- CU Health Plan - High Deductible Benefits Coverage Summary [19] (14 pages)
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**Find a doctor**

See a list of covered providers on Anthem? s microsite [11], or call 1-800-735-6072.

**Find a pharmacy**


**Claim Assistance**

If you are having trouble filing a claim, call 1-800-735-6072 to speak with an Anthem representative.
If a claim has been rejected, call 303-860-4200, option 3, and an Employee Services benefits professional will help you examine your options.

**Be Colorado wellness programs**

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**When does my coverage end?**

Your coverage will run from July 1 to June 30 of the following year. Before the plan year ends, you will have an opportunity to either continue coverage with this plan or elect for a different plan during Open Enrollment.

If you lose coverage due to termination of employment or reduced work hours, you may be eligible to up to 18 months of continuing coverage under COBRA [13].

**Qualifying Life Events**

Recently had a significant life event, such as getting married or having a baby? Your benefits coverage may need to be adjusted. Find out how [14].

**Address Changes**

To change your address, phone number and email:

1. Log in to your campus portal at my.cu.edu [15].
2. Select the NavBar in the right-hand corner.
3. Select the CU Resources link.
4. Under the My Info and Pay menu, select Employee Profile. Here, you can update your addresses, phone numbers, emergency contacts, email addresses and more.

**ID Cards**

- When will I receive my ID card?
  - ID cards will be sent in the mail before July 1, the start of the plan year.
- Who will send my ID card?
  - Anthem sends out plan cards to members.
- How do I get a new ID card?
  - All members can go to the Anthem website and log in to their account [11]. From there, members can access their ID and coverage information and request a new one.

Review the FSA plan document [10].
Plan overview:

Type of Plan: EPO

Provider: Kaiser

Under this plan, you’ll gain access to care at all Kaiser facilities in Colorado. You don’t need to note a primary care physician in the CU system to receive care.

Features and Considerations:

- In place of a deductible, enrollees will be responsible for a copay.
- All of your care is provided at Kaiser locations, by Kaiser doctors. It offers an easy way to interface with your health care network because it’s all managed by Kaiser. You will need a primary care physician, and a referral to see a specialist. Your medical record is easily accessible to all Kaiser providers. Just make an appointment then leave the rest to the Kaiser team.
- Services may differ depending upon your coverage area.
- Out-of-network care is not covered under this plan, except for emergency and/or urgent care.

Choose your plan

What’s covered?

- CU Health Plan - Kaiser Benefits Coverage Summary [21] (10 pages)
- CU Health Plan - Kaiser full benefits booklet [22] (139 pages)
- Summary annual report and notice of creditable drug coverage: Medicare Part D [5]
- Kaiser Preventive Screening guidelines for men and women [23] (2 pages)
- Privacy Notice [6]
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Review Monthly Rates

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</tr>
</thead>
<tbody>
<tr>
<td>Cost</td>
<td>$101</td>
<td>$175</td>
<td>$276.50</td>
<td>$353.50</td>
</tr>
</tbody>
</table>

- Compare rates for this plan and others [8]

- Plan Comparison

Get an apples-to-apples look at CU’s four health plans with our Plan Comparison [9]

Coverage area

The Kaiser network covers care in the state of Colorado. Out-of-network care is not covered
under this plan, except for emergency and/or urgent care.

If you are transported to the emergency room, Kaiser covers your ride with no out-of-pocket costs. Emergency room care is $150 a visit, but this is waived if you are admitted as an inpatient. Medical attention received at an urgent care facility has a copayment of $30.

### Common fees

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
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<td>Deductible</td>
<td>$0</td>
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</table>

### Prescriptions

- **Tier 1 - Typically**: Retail Pharmacy: $15/prescription for Mail Order: $30/prescription for up to 30-day supply up to a 90-day supply
- **Tier 2 - Typically**: Retail Pharmacy: $35/prescription for Mail Order: $70/prescription for up to a 30-day supply up to a 90-day supply
- **Tier 3 - Typically Non-Preferred Brand Drugs**: Not covered by Kaiser
- **Tier 4 - Typically Specialty Drugs**: 20% coinsurance payment (up to a maximum of $75 per drug for 30 days)

### Before or after tax?

You can decide how your monthly premiums are deducted from your paycheck, either before or after tax.

If you choose pre-tax, your premium will be deducted from your wages before taxes are calculated on your earnings. This process reduces your taxable income, and the cost of your premiums is tax free.

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Review the FSA plan document [10].

### Use your plan

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- Privacy Notice [6]
- Glossary of Health Coverage and Medical Terms [7]
Find a doctor

See a list of covered providers on Kaiser’s CU microsite [24].

Find a pharmacy


Claim Assistance


If a claim has been rejected, call 303-860-4200, option 3, and an Employee Services benefits professional will help you examine your options.

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ID Cards

- When will I receive my ID card?
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- Who will send my ID card?
  - Kaiser Permanente [26] sends out plan cards to members.
- How do I get a new ID card?
  - All members can go to the Kaiser website and log in to their account [26]. From there, members can access their ID and coverage information and request a new card.

Review the FSA plan document [10].

Groups audience:
Employee Services

Right Sidebar:
ES: Benefits Contact
ES: Benefits - Plan Comparison Tool

Source URL: https://www.cu.edu/employee-services/benefits/faculty-staff-and-officers/medical-plans

Links:
[1] https://www.cu.edu/employee-services/benefits/faculty-staff-and-officers/medical-plans
[8] https://www.cu.edu/employee-services/benefits/plan-rates
[12] https://www.becolorado.org/programs/
[14] https://www.cu.edu/employee-services/benefits/life-events
[15] https://my.cu.edu
[18] https://www.cu.edu/employee-services/benefits/faculty-staff-and-officers/pre-tax-savings-plans
[22] https://www.cu.edu/docs/cu-health-plan-kaiser-benefits-booklet