High Deductible [1]

CU Health Plan - High Deductible/HSA CompatibleHSA (Health Savings Account)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. [2] is perfect for planners and savers. This Anthem-administered plan gives you broad access to health care services inside and outside your networkNetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services [3] — but requires that you first meet your deductible. Once you've satisfied the deductible, you'll be responsible for paying coinsuranceCoinsuranceThe 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%. [4] for care. This plan offers Anthem’s nationwide networkNetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services of providers and facilities. You’ll also have the flexibility to schedule your own appointments with specialistsSpecialistA 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] — no Primary Care ProviderPrimary 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 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 [8].

Plan details

- CU Health Plan - High Deductible (HSA Compatible) Benefits Coverage Summary [9] (12 pages)
- CU Health Plan - High Deductible (HSA Compatible) Benefits Booklet [10] (120 pages)
- Anthem Preventative Care Guidelines [11]
Covered providers

An individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. and medications

- Find a provider/urgent care
- Call Anthem at 1-855-646-4752
- Learn about prescription coverage and see FAQs
- Call CVS Caremark at 1-888-964-0121
- WINFertility

Features and considerations

<table>
<thead>
<tr>
<th>Plan type</th>
<th>PPO Preferred Provider Organization (PPO)</th>
<th>HSA Compatible Health Savings Account (HSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>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.</td>
<td>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.</td>
</tr>
</tbody>
</table>

In-network Providers

Out-of-network Providers

Non-participating providers or facilities that do not enter into a network agreement, usually resulting in higher out of pocket expenses to you.
Deductible

Deductible -

High

Deductible Plan

An 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. [18]

$1,500 single coverage

$3,000 family coverage (2+ members)

Any member may contribute to overall deductible.

Out-of-pocket limit

$3,000 single coverage

$6,000 family coverage (2+ members)

Any member may contribute to overall deductible.

$3,000 single coverage

$6,000 family coverage (2+ members)

$6,000 single coverage

$12,000 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. [19]

Office visit 15% coinsurance after deductible 35% coinsurance after deductible
**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. [20]

<table>
<thead>
<tr>
<th>Prescription drug [14] (Rx)</th>
<th>15% coinsurance after deductible</th>
<th>Covered as In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>30-day supply</td>
<td>20% coinsurance after deductible</td>
<td>20% coinsurance after deductible</td>
</tr>
</tbody>
</table>

Mail order Rx

UCHealth

Available for 90-day supply maintenance medications (not required)

N/A

**Groups audience:**
Employee Services

**Right Sidebar:**
ES: Benefits & Wellness - Current Employee Sidebar
ES: Benefits & Wellness - Contact

**Source URL:** https://www.cu.edu/employee-services/high-deductible

**Links**
[1] https://www.cu.edu/employee-services/high-deductible