High Deductible [1]

CU Health Plan - High Deductible/HSA Compatible

HSA (Health Savings Account) is 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 network [3] — but requires that you first meet your deductible. Once you've satisfied the deductible, you'll be responsible for paying coinsurance [4] for care. This plan offers Anthem’s nationwide network [3] — the facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services — but requires that you first meet your deductible. Once you've satisfied the deductible, you'll be responsible for paying coinsurance for care. 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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>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO (Preferred Provider Organization)</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>
</tr>
<tr>
<td>HSA (Health Savings Account)</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 you own. The funds in an HSA carry forward year after year, even if you change employers or retire.</td>
</tr>
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</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]

<table>
<thead>
<tr>
<th>Single Coverage</th>
<th>Family Coverage (2+ members)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>$3,000</td>
<td>$6,000</td>
</tr>
</tbody>
</table>

**Out-of-pocket limit**

<table>
<thead>
<tr>
<th>Single Coverage</th>
<th>Family Coverage (2+ members)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>$6,000</td>
<td>$12,000</td>
</tr>
</tbody>
</table>

Any member may contribute to overall deductible. Any member may contribute to overall deductible.
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] visit

<table>
<thead>
<tr>
<th>Visit</th>
<th>15% coinsurance after deductible</th>
<th>35% coinsurance after deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office visit</td>
<td>$0 coinsurance and no deductible</td>
<td>35% coinsurance after deductible</td>
</tr>
</tbody>
</table>
Emergency care

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]

15% coinsurance after deductible Covered as In-Network

Prescription drug [14] (Rx) 20% coinsurance after deductible 20% coinsurance after deductible

30-day supply

Mail order Rx Available for 90-day supply maintenance medications (not required) N/A

UCHealth

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