High Deductible [1]

CU Health Plan — High Deductible is an Anthem-administered plan gives you broad access to health care services inside and outside your network. Out-of-Network providers or facilities that do not enter into a network agreement, usually resulting in higher out of pocket expenses to you. [2] — but requires that you first meet your deductible. An amount that you are required to pay before the plan will begin to reimburse for covered services. [3]. Once you've satisfied the deductible, you'll be responsible for paying coinsurance. The 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 until you reach your out-of-pocket maximum. The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100 percent of the allowed amount. This limit never includes your premium, balance-billed charges, or health care your plan doesn’t cover. Some plans don't count all of your copayments, deductibles, coinsurance payments, out-of-network payments or other expenses toward this limit. [5] for the plan year. This plan offers Anthem's nationwide network. The facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services. [6] of providers and facilities. You'll also have the flexibility to schedule your own appointments with 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. [7] — 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. [8] or referrals. A 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. [9] needed.

Plan details

- CU Health Plan - High Deductible Benefits Coverage Summary [10] (7 pages)
- Anthem Preventative Care Guidelines [12]

Find a doctor or a pharmacy

- Find a doctor [13]
- Call Anthem at 1-800-735-6072
- Learn about prescription coverage and see FAQ [14]
- Call CVS Caremark at 1-888-964-0121
This Over/Under option is offered to our retirees when a retiree or dependent is Medicare eligible. 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

The monthly cost to participate in the plan. Typically, it is shared between the employee and the employer. Premiums are deducted from your monthly paycheck. are bundled. Please see rate sheet.

Please review details of both the Medicare and High Deductible Plans if you are a considering this option.

You cannot contribute to a Health Savings Account (HSA) once enrolled in Medicare.

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. once enrolled in Medicare.

### Features and considerations

<table>
<thead>
<tr>
<th>Plan type</th>
<th>Out-of-network</th>
<th>Non-participating providers or facilities that do not enter into a network agreement, usually resulting in higher out of pocket expenses to you.</th>
<th>Providers</th>
</tr>
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<tbody>
<tr>
<td>In-network Providers</td>
<td>$1,500 single coverage</td>
<td>$3,000 single coverage</td>
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<tr>
<td></td>
<td>$3,000 family coverage (2+members)</td>
<td>$6,000 family coverage (2+ members)</td>
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<td></td>
<td>Any member may contribute to overall deductible.</td>
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<tr>
<td>Deductible</td>
<td>$3,000 single coverage</td>
<td>$6,000 single coverage</td>
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<tr>
<td></td>
<td>$6,000 family coverage (2+members)</td>
<td>$12,000 family coverage (2+ members)</td>
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</tbody>
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### Highlights

- **Flexible Coverage Options**
  - Medicare-eligible members enroll in the CU Medicare plan.
  - Non-Medicare-eligible members enroll in the High Deductible Plan.
  - Member(s) are required to enroll in both plans.

- **Premium Bundling**
  - Premiums are automatically deducted from your monthly paycheck.

- **HSA Compatibility**
  - HSAs are tax-saving accounts that complement High Deductible plans.
  - Funds carry forward year after year.
  - Available to both Medicare-eligible and non-eligible members.

- **Deductible and Copay Options**
  - Plan structures cater to varied health care needs:
    - Reduced in-network costs.
    - Higher out-of-network expenses.

- **Contributory Nature**
  - Members may contribute to overall deductibles.

- **Key Takeaways**
  - Review plans carefully.
  - Consider your health care needs.
  - Consult with a financial advisor.

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[15] Premium

[16] Please see rate sheet.

[17] HSA (Health Savings Account)
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

Office visit 15% coinsurance after deductible 35% coinsurance after deductible

$0 coinsurance and no deductible 35% coinsurance after deductible
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)

30-day supply

20% coinsurance after deductible 20% coinsurance after deductible

Mail order Rx

UCHealth

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

Groups audience:
Employee Services

Right Sidebar:
ES: Benefits & Wellness - SS Non-Medicare
ES: Benefits & Wellness - IWT SS Non-Medicare Eligible Medical
ES: Benefits & Wellness - Contact

Source URL: https://www.cu.edu/employee-services/high-deductible-0

Links
[1] https://www.cu.edu/employee-services/high-deductible-0