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## EMPLOYEE SERVICES

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## **What's New for Open Enrollment 2014?** <sup>[1]</sup>

March 18, 2014

Here are some of the changes you can expect to your benefits plans starting July 1:

### **CU to offer one short-term disability option for faculty and university staff**

CU has eliminated the first of two options previously available to faculty and university staff who enroll in a short-term disability plan. Starting this Open Enrollment, faculty and university staff may enroll in what is currently called "Option 2," which provides employees who are temporarily unable to work due to a disability 60 percent of their weekly pre-disability earnings, to a maximum weekly benefit of \$1,500.

If you're currently enrolled in short-term disability option 1, which is being discontinued, you will either be automatically enrolled in option 2, or you may waive coverage.

### **Vision plan requires 2-year commitment**

Effective this Open Enrollment period, when you enroll in CU Health Plan Vision?the supplemental vision plan offered by Anthem Blue Cross Blue Shield?you will be enrolled into the plan for two years.

If you enrolled in CU Health Plan - Vision during the 2013-14 Open Enrollment period, you may re-enroll this spring for an additional two-year commitment, or you may waive this plan.

### **Change in CU Health Plan - Medicare prescription drug benefit**

#### **Retail**

CU Health Plan - Medicare has eliminated its copay option for purchasing prescription medication. Starting July 1, when members purchase prescription drugs, the money they spend will go toward meeting the plan deductible. Once they have met their deductibles, members will pay 20 percent coinsurance for additional prescriptions.

This change ensures eligible prescription drug costs immediately are credited toward

members' deductibles. It also guarantees members will never have to be reimbursed for paying the full cost of a prescription medication.

## **Mail Order**

Plan participants who want to receive their prescriptions through the mail may choose between **two mail-order services** to receive their refills: the UCH Mail Order Prescription Service or Anthem's Express Scripts Home Delivery.

## **Higher maximum benefit allowed for adult hearing aids**

The CU Health Plan has removed its 2013-14 coverage limit of \$3,500 for adult hearing aids within its Access Network, Exclusive and High-Deductible plans. This change applies to the purchase of one set of adult hearing aids every 60 months.

## **CU Health Plan - Exclusive members responsible for \$150 ER copay**

All CU Health Plan - Exclusive members must now pay \$150 for each visit they make to the emergency room. This copay will be waived if the member is admitted into the hospital. The \$150 emergency room copay will not apply toward meeting the plan's deductible.

If you're currently an Exclusive plan member who wishes to maintain this plan for the 2014-15 plan year, we will send you a new ID card that reflects the new ER copay.

## **New ID cards will be issued only in certain cases**

You will receive a new ID card if:

- You're enrolling in a CU Health Plan and/or dental plan for the first time.
- You're changing from one health and/or dental plan to another.
- You're a current CU Health Plan - Exclusive member who is re-enrolling in the plan.
- You are currently enrolled in CU Health Plan - Vision, wish to waive it for the 2014-15 plan year, and will enroll or re-enroll in the Exclusive, High Deductible or Access CU Health Plan.

## **Debit cards issued to ASI Flexible Spending Account holders**

If you open or re-enroll in a health care flexible spending account <sup>[2]</sup> through ASI, you will now receive an ASIFlex Card. You can use this card to pay for eligible medical expenses <sup>[3]</sup> under your health care savings account.

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Here are some of the changes you can expect to your benefit plans starting July 1:

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