# How to enroll

- Instructions
- Enrollment options
- What happens if you take no action?

Can't see recent updates? Clear your cache

Video of How to Enroll - Open Enrollment 2024

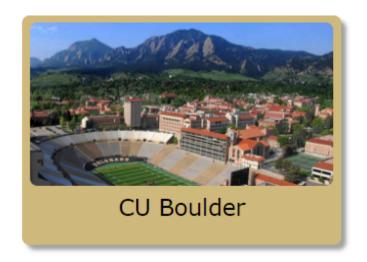
# Step 1: Log in to the portal

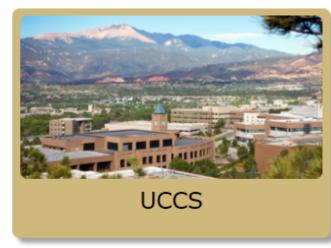
Access your campus portal at my.cu.edu [1], select your campus, and enter your username and password.

If you need a login and password credentials, please see campus-specific assistance with your user ID and password [2].



# Click on your campus to log in.





[3]

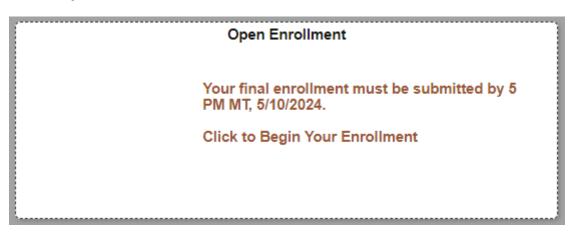
# **Step 2: Find the Open Enrollment tile**

Once you have logged in to the portal, select the CU Resources tab. (If you do not see a CU Resources tab, it is your homepage.)

On your homepage, select the **Open Enrollment** tile.

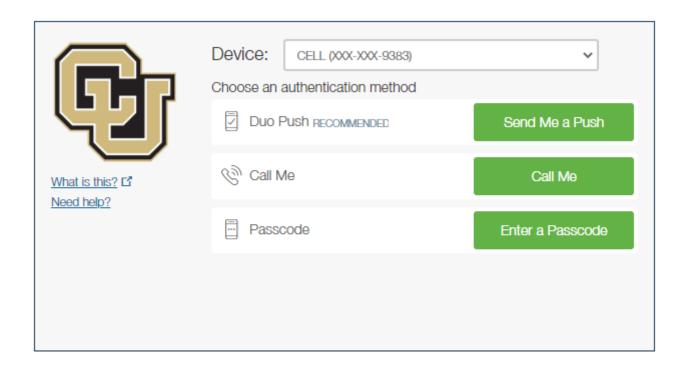


Select Open Enrollment.



**Step 3: Authenticate your identity** 

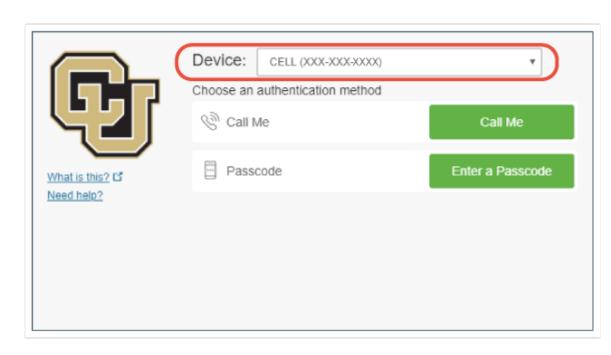
When you try to access a protected page in the portal's **CU Resources** area, a page like the one below will appear. You will be asked to authenticate your identity.

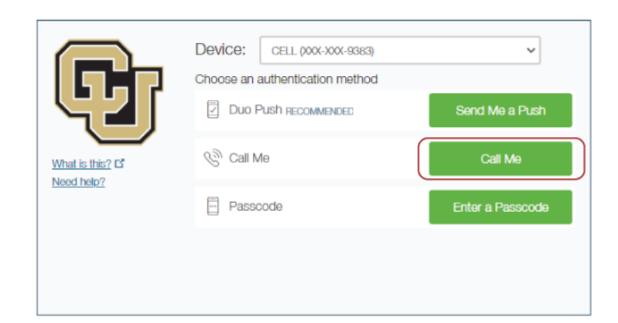


You will have authentication two options: Receive a phone call or receive a text message with a passcode.

Option 1: Receive a phone call

From the **Device** drop-down menu, select the phone number where you wish to be contacted.

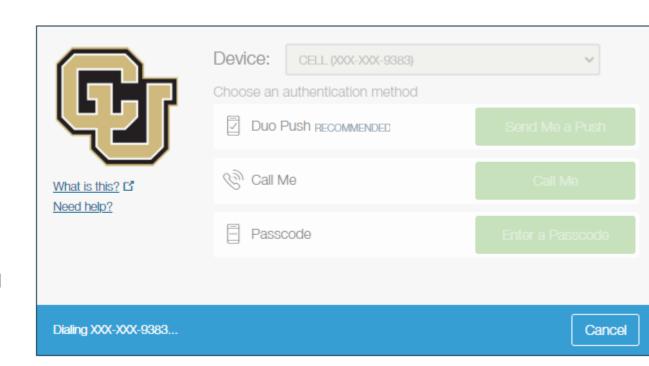




Click the Call Me button.

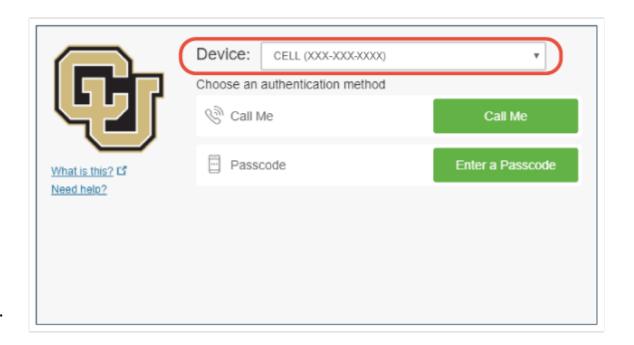
Answer the call, then press any key on your phone to log in.

The protected page will open.

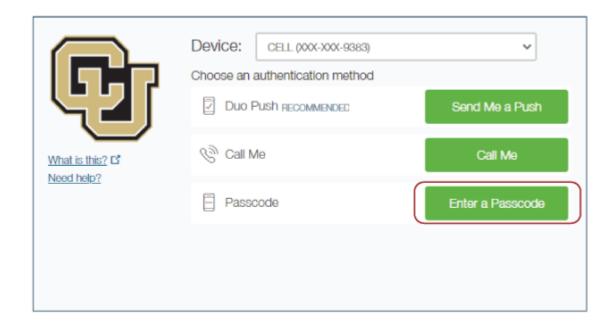


Option 2: Receive a text message with a passcode

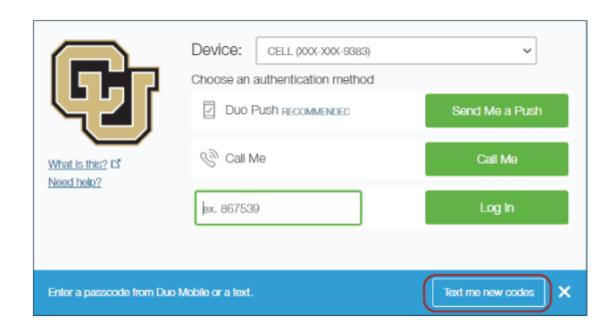
From the **Device** drop-down menu, select the phone number where you wish to be contacted.



Click the **Enter a Passcode** button.



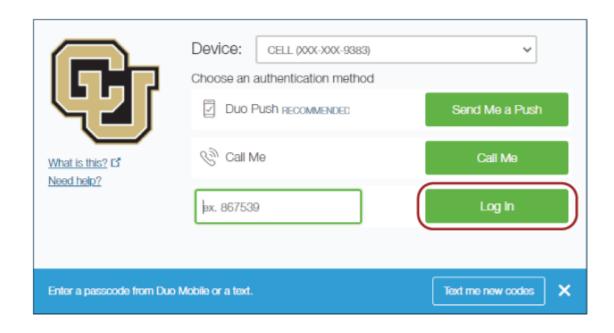
A blue bar will appear on the screen. Press the Text me new codes button.



You'll receive a text message from CU with a passcode.

Enter the passcode and press the **Log In** button.

The protected page will open.



Step 4: Follow the steps on the activity guide

Note: You'll need to read and accept the Acknowledgement before you can begin selecting your benefits.

# Open Enrollment Enrollment Period 2/29/2024 - 5/10/2024 Welcome Visited Step 1: Benefits Summary O Not Started Step 2: Personal Information O Not Started Step 3: Acknowledgement O Not Started Step 4: Benefits Elections O Not Started Step 5: Dependent Eligibility Verification O Not Started Step 6: Open Enrollment Summary O Not Started

#### Welcome

Your 2024-2025 Open Enrollment period is now open and will run u

Navigate your enrollment activities by selecting the steps on the lef

Step 1: review your current benefits summary

Step 2: complete the required acknowledgement

Step 3: update your personal information

Step 4: make your benefits open enrollment elections

Step 5: complete the dependent eligibility verification if applicable

Step 6: review your open enrollment summary

Watch this How to Enroll video overview Review the OE How to Enroll Video

Need to review the Open Enrollment details?

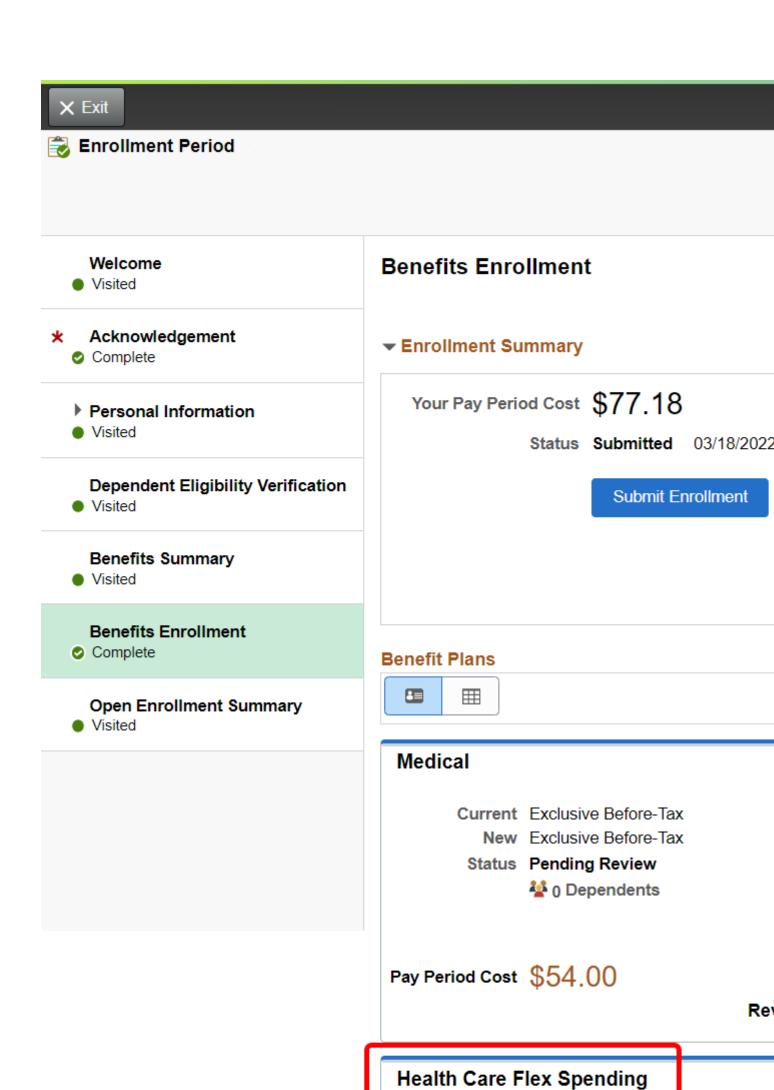
Visit the Open Enrollment website.

Step 5: Choose your plans

All benefits plans for which you are eligible will be listed. On each tile, click the Review link to

see your options, enroll, change or waive benefits plans.

**Please note:** If you are currently enrolled in a Flexible Spending Account — either the Health Care FSA or the Dependant Care FSA marked with red boxes below — you will need to reenroll in order to have access to an FSA for the next plan year.



Changing any of these benefits is simple. For example, if you select the Dental tile, you will reach a page where you can elect your plans and enroll any dependents you want covered. The first section you'll see on the Dental enrollment page is the Enroll Your Dependents section. Click Add/Update Dependent to reach a page where you can add dependents or update the information for any dependents or beneficiaries already listed on your plan.

## ▼ Enroll Your Dependents

- If a dependent is ineligible, their information will not be displayed.
- · If an individual is missing, you may add them using the Add Dependent button. You may also use
- Enroll dependents by selecting the checkbox next to the person's name.

You have no dependent registered.

Add/Update Dependent

**Below the dependent enrollment section**, you can choose among the available plans and select whether you want your coverage premiums deducted from your pay before or after your taxes are deducted. If you would like to see charts of the costs for each plan type and coverage level (individual, individual + spouse, etc.), click the "**Overview of All Plans**" button and a popup window will open.

#### **▼** Enroll in Your Plan

- The pay period cost will be deducted from your paycheck. To see other coverage costs, select the help icon n
  Before-tax option: Your premiums will be deducted from your pay before taxes are calculated, reducing your
  After-tax option: Your premiums will be deducted after your pay has been taxed.

	Plan Name		Before Tax Cost	After Tax Cost	Pay Period Cost
~	Essential Dental Before-Tax	1			\$0.00
Select	Essential Dental After-Tax	•			\$0.00
Select	Choice Dental Before-Tax	•	\$17.00		\$17.00
Select	Choice Dental After-Tax	•		\$17.00	\$17.00
Select	Waive				\$0.00
Overvie	ew of All Plans				

You can compare medical plans within the portal. Select the plans you'd like to see, and you can compare rates, deductibles, urgent care costs and more within the portal.

	Plan Name		Before Tax Cost
Select	Exclusive Before-Tax	i	\$80.50
Select	Exclusive After-Tax	i	
~	High Deductible Before-Tax	i	
Select	High Deductible After-Tax	i	
Select	Kaiser Before-Tax	i	\$151.00
Select	Kaiser After-Tax	i	
Select	Extended Before-Tax	i	\$139.00
Select	Extended After-Tax	i	
Select	Waive		

**Some plans will require you** to list your primary care provider. You can use the **Primary Care Provider List** to find their provider ID. If you don't have a provider yet, you can choose one from the provider list and select "No" where it says "I have visisted this provider before."

## **▼** Select Primary Care Provider

Enrollment in this plan requires that you select a primary care provider. You must indicate whether provider, since some providers are not accepting new patients. The primary care provider list link w

*Your Primary Care Provider ID	1Y6012
I have visited this provider before	Yes
Use the same provider for all dependents	No
	Primary Care Provider List

Once you've finished making any elections or updates you wish to make on any given plan page, be sure to click **Done** in the upper right-hand corner of the enrollment page.



CU Health Plan's dental coverage allows you and your dependents access to preventative care, routine cleaning

#### ▼ Enroll Your Dependents

- If a dependent is ineligible, their information will not be displayed.
- . If an individual is missing, you may add them using the Add Dependent button. You may also use this button to
- Enroll dependents by selecting the checkbox next to the person's name.
- If enrolling a Civil Union or Domestic partner, you will be subject to Imputed Income.

#### Add/Update Dependent

#### **▼** Enroll in Your Plan

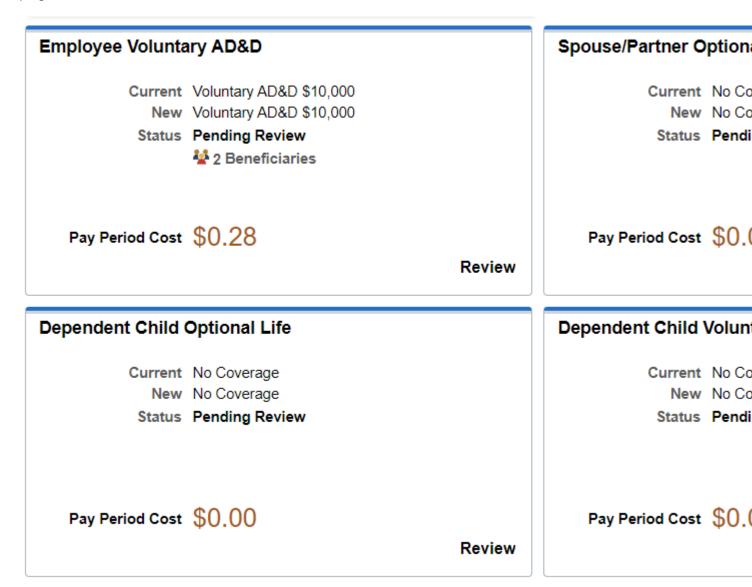
- The pay period cost will be deducted from your paycheck. To see other coverage costs, select the help icon no
- Before-tax option: Your premiums will be deducted from your pay before taxes are calculated, reducing your
- After-tax option: Your premiums will be deducted after your pay has been taxed.

	Plan Name		Before Tax Cost	After Tax Cost	Pay Period Cost
~	Essential Dental Before-Tax	•			\$0.00
Select	Essential Dental After-Tax	•			\$0.00
Select	Choice Dental Before-Tax	•	\$17.00		\$17.00
Select	Choice Dental After-Tax	•		\$17.00	\$17.00
Select	Waive				\$0.00
Overvie	ew of All Plans				

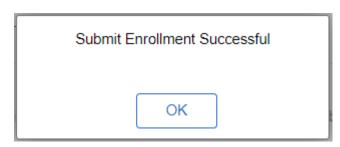
**Step 6: Click Submit Enrollment** 

Review the page and verify that you have made all of your benefits selections.

To complete your enrollment, click the **Submit Enrollment** box on the bottom right of the page.



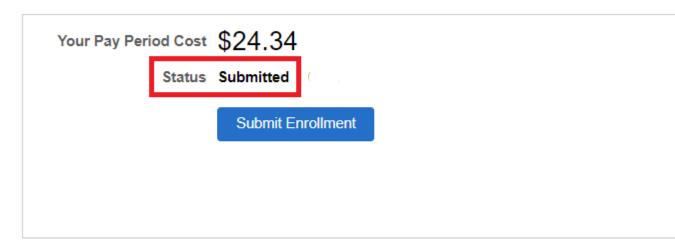
A message will appear that all benefit choices have been successfully submitted to the Employee Services benefits department.



Step 7: Review your benefits

Once you submit your enrollment, you'll recieve an email confirmation. In the enrollment tool, your Enrollment Summary status will show as **Submitted**.

#### ▼ Enrollment Summary



You may review your selections through the portal's **Benefits Summary** on the next business day.

To access your Benefits Summary: Select the **Open Enrollment** tile on your homepage and then select **Benefits Summary**.

To view your new elections, enter "7/1/2023" in the date field and press the **Refresh** button.

# What do you want to do?

#### I want to enroll in benefits.

The benefits enrollment tool allows you to enter your benefit elections online for the plan year starting July 1 and ending June 30. Access it through the employee portal [4]. See our step-by-step instructions on how to enroll on the first tab of this page.

Once you're logged in, you can view your current benefits (if you have any) and enroll in plans for the upcoming plan year. Once you've completed your enrollment, you can view your new enrollment elections right in the portal. This is your confirmation of enrollment.

#### Need the paper form?

The fastest way to complete your enrollment is by using the benefits enrollment tool, but for some tasks you will need a paper form. For a qualifying life event [5], complete one of benefits enrollment/change forms below to request your changes.

- Retiree [6]
- Classified Staff [7]
- Faculty, Officers and University Staff [8]
- Surviving Spouse [9]

## To check your benefits:

- Once you've logged in to the employee portal, click on the CU Resources tab. (CU System employees can skip this step.)
- You can find your benefits summary by clicking on the Open Enrollment tile, then selecting Benefits Summary.
- To see your benefits for the current year, enter your benefits effective date (for example: "7/1/2024") and press **Refresh**.
- You will then see an updated version of your benefits.

#### **Retiree portal access**

If you are a retiree who has never enrolled online, please review these instructions to get your portal username and password [10].

#### I want to add a dependent.

Eligible dependents include:

- Spouses, Common-Law Spouses, Civil Union Partners and Domestic Partners
- Dependent children up to age 27
- Qualified disabled children over age 27

Complete the Dependent Eligibility Verification [11] and submit it with the documentation listed upon completion of your self-service elections. Documentation must be received by Employee Services by your enrollment deadline or within 31 days of a qualifying event [12].

Dependents only have to be verified once; verification carries over year-to-year.

#### I want to change benefits as part of a qualifying event.

Qualifying life events [13] include marriage, divorce, birth, gaining/losing other coverage,

gaining/losing eligibility, change in employee residence and changes in dependent care needs.

For a qualifying event, complete a Benefits Enrollment/Change Form to make benefits changes that are effective before July 1.

- Benefits Enrollment/Change Form for Faculty, Officers and University Staff [8]
- Benefits Enrollment/Change Form for Classified Staff [7]
- Benefits Enrollment/Change Form for Retirees [6]
- Benefits Enrollment/Change Form for Surviving Spouse/Partner [9]

#### I want to increase my employee or spouse optional life coverage.

- To apply to increase your coverage, you must submit a Medical History Statement Form [14] to The Standard Insurance Company as evidence of insurability (EOI). If you are approved, Standard will notify CU, and you will be enrolled in the approved amount on the first of the month following the date of your approval.
- If you want to remain enrolled, but would like to decrease your coverage, you may do so using the Benefits Enrollment tool within the employee portal [4].

This table shows the plan(s) in which you will be automatically enrolled if you do not take action during the enrollment period.

Start by locating your current plan(s) in the left column.

2024-25 Auto-Enrollment What happens if you take no action				
2023-24 Enrollment Status	Eligible Participant 2024-25 Defau			
Medical Plans				
Waived medical coverage	All members	Waived coverage continues		
CU Health Plan - Exclusive	Active faculty and staff, GMEs, retirees and surviving spouses who are not	Same plan and coverage level		
CU Health Plan - Extended				
CU Health Plan - Kaiser	eligible for Medicare			

CU Health Plan - High Deductible		
CU Health Plan - Medicare	Medicare-eligible retirees and surviving spouses	-
CU Health Plan - Medicare/High Deductible	Retirees and surviving spouses when at least one member is Medicare-eligible	_
Alternate Medicare Payment (AMP)	Medicare-eligible retirees and surviving spouses	
	Dental Plans	
Waived dental	All members	Waived coverage continues
coverage  CU Health Plan -	Active faculty and staff, GMEs, retirees and surviving	Same plan and saverage
Essential	spouses who are not	Same plan and coverage level
CU Health Plan - Choice	eligible for Medicare	Same plan and coverage level
CU Health Plan - Dental Premier	Retirees and surviving spouses when at least one member is Medicare-eligible	Same plan and coverage level
	Vision	
Waived vision coverage	All members	Waived coverage continues

CU Health Plan Vision	All benefits-eligible faculty, staff and GMEs	Same plan and coverage level		
Life Plans				
Waived Optional Life coverage(s)	Faculty, staff and retirees	Waived coverage continues		
CU Basic Term Life				
CU Optional Term Life - Employee and Retiree	Faculty and staff and retirees			
CU Optional Life - Spouse		Same plan, same coverage level, same rate level (smoker/nonsmoker, if applicable) as long as you remain enrolled in Optional		
CU Optional Life - Dependent Child	Faculty and staff			
CU Free 10k Optional Life				
Voluntary Accidental Death & Dismemberment - Employee				
Voluntary Accidental Death & Dismemberment - Spouse	Life plar & mberment -			
Voluntary Accidental Death & Dismemberment - Dependent Child				
PERA Optional Life				
	Disability			
Waived Classified Staff Long-Term Disability	Classified staff members	Waived coverage continues		

Waived Faculty/University Staff Short-Term Disability	Eligible faculty and university staff members		
Faculty/University Staff Short-Term Disability	Eligible faculty and		
Faculty/University Staff Long-Term Disability	university staff members	Same plan	
Classified Staff Short- Term Disability	Eligible classified		
Classified Staff Long- Term Disability			
	Cafeteria Plans		
Premium Only Plan		Same plan	
Health Care Flexible Spending Account	Active faculty, staff	Not appelled for plan	
Dependent Care Flexible Spending Account	and GMEs	Not enrolled for plan year 2024-25	

# **Groups audience:**

**Employee Services** 

Right Sidebar:

ES: Benefits & Wellness - OE Resources

Source URL:https://www.cu.edu/employee-services/open-enrollment/how-enroll

#### Links

[1] http://my.cu.edu [2] https://www.cu.edu/employee-services/benefits-enrollment-tool-get-your-usernameand-password [3] https://my.cu.edu/ [4] https://my.cu.edu [5] https://www.cu.edu/employeeservices/benefits-wellness/current-employee/life-changes [6] https://www.cu.edu/docs/benefitsenrollmentchange-form-retirees [7] https://www.cu.edu/docs/benefits-enrollmentchange-form-classifiedstaff [8] https://www.cu.edu/docs/benefits-enrollmentchange-form-faculty-officers-and-university-staff [9] https://www.cu.edu/docs/benefits-enrollmentchange-form-surviving-spouse [10] https://www.cu.edu/employee-services/open-enrollment/benefits-enrollment-tool-access

[11] https://www.cu.edu/docs/dependent-eligibility-verification [12] https://es-sandboxcu.pantheonsite.io/employee-services/benefits/life-events

[13] https://www.cu.edu/employee-services/life-events [14] https://www.cu.edu/docs/medical-history-
statement