

## **Exclusive** <sup>[1]</sup>

**This 2026-27 Anthem-administered plan lets you choose health care providers within a single statewide network Network The facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services <sup>[2]</sup>, giving you access to doctors and specialists across the Front Range.**

You'll receive care at UHealth facilities by physicians from the CU School of Medicine, UHealth Medical Group and others. Your 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 <sup>[3]</sup> manages your care, but you do not need a referral Referral 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. <sup>[4]</sup> to see a specialist.

No out-of-network coverage is available except for urgent Urgent Care Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care <sup>[5]</sup> and/or 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. <sup>[6]</sup>.

### **Plan details**

- [CU Health Plan - Exclusive Benefits Coverage Summary](#) <sup>[7]</sup> (12 pages)
- [CU Health Plan - Exclusive Benefits Booklet](#) <sup>[8]</sup> (118 pages)
- [Anthem Preventative Care Guidelines](#) <sup>[9]</sup>

### **Covered providers and medications**

- [Find a doctor or urgent care](#) <sup>[10]</sup>
  - Call 1-855-646-4752
- [Prescription coverage](#) <sup>[11]</sup>
  - [Access the CVS Formulary](#) <sup>[12]</sup>
  - For pharmacy questions, call 1-888-964-0121

- [Find an in-network pharmacy](#) [13]
- [WINFertility](#) [14]

## CU Health Plan - Exclusive Guest Membership

If you have dependents covered by this plan who live out-of-state during the 2026-27 plan year, you may enroll them in CU Health Plan - Exclusive Guest Membership for additional, temporary coverage in participating states. [Guest Membership](#)[Guest Membership](#)An “away from home care” program that allows your dependent children to have coverage outside the CU Health Plan Exclusive service area and is available only in certain states. [15] coverage ends with the health plan year. To receive and maintain this benefit, **you must apply for and enroll in this program during each Open Enrollment.** See [Anthem's instructions for applying](#) [16] or call Anthem Blue Cross Blue Shield at 1-800-735-6072 to get started.

### Features & Considerations

<b>Plan Type</b>	<p><u>HMO</u><a href="#">Health Maintenance Organization (HMO)</a>  <u>A managed health care system designed to give you access to quality, cost-effective service while optimizing utilization and cost of service. With an HMO, such as the case of our CU Health Plan Exclusive, you must choose a primary care provider from a network of physicians, facilities and other providers affiliated to CU. Your primary care provider will manage and coordinate any care of most specialists you may need by providing you with a referral within the network.</u> [17] - <u>CU network</u>  <u>Network</u><a href="#">The facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services</a> [2]</p>
<b>Deductible</b>	<p>\$500 per individual (Each member must meet their individual \$350)          \$1,000 family maximum (2+ members)</p>
<b>Out-of-Pocket Limits</b>	\$10,600/individual; \$21,200/family

## Features & Considerations

	<p><u>Primary care provider</u><u>Primary Care Provider (PCP)</u> <u>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</u> <sup>[3]</sup> - \$30/visit</p> <p><u>Specialist</u><u>Specialist</u><u>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.</u> <sup>[18]</sup> - \$40/visit</p> <p><u>Urgent Care</u><u>Urgent Care</u><u>Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care</u> <sup>[5]</sup> - \$30/visit</p>
<b>Office Visit</b>	<p><u>Office visit</u><u>copays</u><u>Copayment (copay)</u><u>A fixed-dollar amount that you must pay out of your pocket at the time of service to a provider or a facility for a specific health covered service. Copays do not apply to the deductible requirement. For example, an office visit may have a copay of \$30 under the Exclusive Plan and \$40 under the Extended. You must pay the amount at the time of service.</u> <sup>[19]</sup> do not apply toward the <u>deductible.</u><u>Deductible</u><u>An amount that you are required to pay before the plan will begin to reimburse for covered services.</u> <sup>[20]</sup></p>
<b>Outpatient/Inpatient Services</b>	<p>Outpatient Services: \$100/visit, after deductible</p> <p>Inpatient Services: \$200/visit, after deductible</p>
<b>Emergency Care</b>	<p>\$250 copay (waived if admitted)</p>

## Features & Considerations

Tier 1 \$10

Tier 3 \$75

Tier 2 \$50

Tier 4 \$100

### Prescription Drug Coverage (rx) Up to 30-day supply\*

\*Maintenance and specialty medications may be purchased at a CVS Network Retail Pharmacy. After three fills, CVS Retail Pharmacies, Costco, King Soopers, City Market or CVS Mail Order must be used for up to a 90-day supply <sup>[11]</sup>.

\*Specialty medications may be purchased at a retail pharmacy. After three fills, CVS Specialty Pharmacy must be used.

Access the CVS formulary <sup>[12]</sup> to check your medication's coverage.

Tier 1: \$20

Tier 3: \$150

### Mail Order Rx Up to 90-day supply

Tier 2: \$100

Tier 4: \$75\*\*

\*\*30-day supply

### Groups audience:

Employee Services

### Right Sidebar:

ES: Benefits & Wellness - OE Enrollment Tool

ES: Benefits & Wellness - OE Vendor Fair

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**Source URL:** <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/exclusive>

### Links

[1] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/exclusive>

[2] <https://www.cu.edu/es-benefits-glossary/network> [3] <https://www.cu.edu/es-benefits-glossary/primary-care-provider-pcp> [4] <https://www.cu.edu/es-benefits-glossary/referral> [5] <https://www.cu.edu/es-benefits-glossary/urgent-care> [6] <https://www.cu.edu/es-benefits-glossary/emergency-care> [7] <https://www.cu.edu/docs/cu-health-plan-exclusive-benefits-summary> [8] <https://www.cu.edu/docs/cu-health-plan-exclusive-benefits-booklet> [9] <https://www.anthem.com/preventive-care/> [10] <http://www.anthem.com/mcr/cuhealthplan/find-care> [11] <https://www.cu.edu/employee-services/benefits-wellness/cvs-caremark-pharmacy-services> [12] <https://info.caremark.com/dig/acsdruglist> [13] <https://www.caremark.com/> [14] <https://managed.winfertility.com/cuhealthplan/> [15] <https://www.cu.edu/es-benefits-glossary/guest-membership> [16] <https://www.cu.edu/docs/cu-health-plan-exclusive-guest-membership> [17] <https://www.cu.edu/es-benefits-glossary/health-maintenance-organization-hmo> [18] <https://www.cu.edu/es-benefits-glossary/specialist> [19] <https://www.cu.edu/es-benefits-glossary/copayment-copay> [20] <https://www.cu.edu/es-benefits-glossary/deductible>