

## **High Deductible** <sup>[1]</sup>

CU Health Plan - High Deductible/HSAHSA (Health Savings Account)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. <sup>[2]</sup> Compatible is perfect for planners and savers. This Anthem-administered plan gives you access to health care services inside and outside your networkNetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services <sup>[3]</sup> — but requires that you first meet your deductible. Once you've satisfied the deductible, you'll pay coinsuranceCoinsuranceThe 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%. <sup>[4]</sup> for care.

This plan offers Anthem's nationwide network of providers and facilities, and you'll have the flexibility to schedule your own appointments with specialists — 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 <sup>[5]</sup> or referralsReferralA 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>[6]</sup> needed.

### **Plan details**

- [CU Health Plan - High Deductible \(HSA Compatible\) Benefits Coverage Summary](#) <sup>[7]</sup> (14 pages)
- [CU Health Plan - High Deductible \(HSA Compatible\) Benefits Booklet](#) <sup>[8]</sup> (112 pages)
- [Anthem Preventative Care Guidelines](#) <sup>[9]</sup>

### **Covered providers and medications**

- [Find a doctor or urgent care](#) <sup>[10]</sup>
  - Call 1-800-735-6072
- [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](#) <sup>[13]</sup>

## Over/Under Option

CU Health Plan — Medicare/High Deductible is available only to covered CU retirees and their spouses/dependents. Dependent: An employee’s spouse, common-law spouse, civil union partner, domestic partner, children under the age of 27, and qualifying disabled children over age 27 of the employee or of the spouse/partner who are biological, legally adopted or for whom there are parental responsibility documents issued by a court. [14] when at least one member is eligible for Medicare and at least one member is non-Medicare eligible. The partner who is not Medicare-eligible must enroll in CU Health Plan - High Deductible to keep their CU medical coverage. Please review details of both the Medicare and High Deductible Plans if you are considering this option.

You cannot pair the University of Colorado's Health Savings Account (HSA) (Health Savings Account) 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] with the Over/Under plan, but you may enroll in a HSA (Health Savings Account) 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] outside of CU.

## Features and Considerations

Plan Type	<u>PPO Preferred Provider Organization (PPO) 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. [15]</u> HSA Compatible	
	<u>In-Network In-Network The providers, facilities and suppliers that CU Health Plans have contracted with to provide health care services. [16]</u> Providers	<u>Out-of-Network Out-of-Network Non-participating providers or facilities that do not enter into a network agreement, usually resulting in higher out of pocket expenses to you. [17]</u> Providers

**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.** <sup>[18]</sup>

\$1,600 Single Coverage  
\$3,200 Family Coverage  
(2+members)  
Any member may contribute to  
overall deductible.

\$3,200 Single Coverage  
\$6,400 Family Coverage (2+  
members)  
Any member may contribute to  
overall deductible.

**Out-of-Pocket Limit**  
**Out-of-Pocket Limit/Maximum (OMP)**  
**The maximum amount of money you will pay for covered medical services during the plan year.**  
**These costs include deductibles, copays and coinsurance.**  
**This maximum is designed to protect you from catastrophic health care costs. After you reach this amount, the plan will pay 100% of the allowed amount.** [19]

\$3,200 Single Coverage

\$6,400 Family Coverage (2+ members)

\$6,400 Single Coverage

\$12,800 Family Coverage (2+ members)

**Preventative  
Care Visit  
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. [20]**

\$0 coinsurance and no deductible

35% coinsurance after deductible

**Office Visit**

15% coinsurance after deductible

35% coinsurance after deductible

Emergency  
Room 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. [21]

15% coinsurance after deductible

Covered as In-Network

Urgent Care  
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 [22]

15% coinsurance after deductible

35% coinsurance after deductible

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## Prescription Benefits

Plan coverage is determined by medication type, supply amount and pharmacy services:

	30-day supply	90-day supply
	<u>In-Network</u> <u>The providers, facilities and suppliers that CU Health Plans have contracted with to provide health care services.</u> <sup>[16]</sup> <b>Providers</b>	<u>Out-of-Network</u> <u>Out-of-Network Non-participating providers or facilities that do not enter into a network agreement, usually resulting in higher out of pocket expenses to you.</u> <sup>[17]</sup> <b>Providers</b>
<b>Tier 1</b>	10% coinsurance after deductible at CVS Retail Network Pharmacies	5% coinsurance at CVS Retail Pharmacies or Mail Order
<b>Tier 2</b>	20% coinsurance after deductible at CVS Retail Network Pharmacies	15% coinsurance at CVS Retail Pharmacies or Mail Order
<b>Tier 3</b>	20% coinsurance after deductible at CVS Retail Network Pharmacies	15% coinsurance at CVS Retail Pharmacies or Mail Order
<b>Tier 4</b>	20% coinsurance after deductible at CVS Retail Network Pharmacies 15% coinsurance at CVS Retail Pharmacies or Mail Order	N/A
<b>Maintenance medications</b> <sup>[23]</sup> may be purchased at a CVS Network Retail Pharmacy. After three fills, a CVS Retail Pharmacy, Costco, King Soopers, City Market or CVS Mail Order must be used for up to a 90-day supply. <b>Specialty medications</b> (Tier 4) may be purchased at a CVS Network Retail Pharmacy. After three fills, CVS Specialty Pharmacy must be used.		

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/high-deductible>

### Links

[1] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/high-deductible> [2] <https://www.cu.edu/es-benefits-glossary/hsa-health-savings-account> [3] <https://www.cu.edu/es-benefits-glossary/network> [4] <https://www.cu.edu/es-benefits-glossary/coinsurance> [5] <https://www.cu.edu/es-benefits-glossary/primary-care-provider-pcp> [6] <https://www.cu.edu/es-benefits-glossary/referral> [7] <https://www.cu.edu/docs/cu-health-plan-high-deductible-benefits-summary> [8] <https://www.cu.edu/docs/cu-health-plan-high-deductible-benefits-booklet> [9] <https://www.anthem.com/preventive-care/> [10] <http://www.anthem.com/cuhealthplan/find-a-doctor/> [11] <http://node/242837> [12] <http://info.caremark.com/dig/acsduglist> [13] <http://www.caremark.com/> [14] <https://www.cu.edu/es-benefits-glossary/dependent> [15] <https://www.cu.edu/es-benefits-glossary/preferred-provider-organization-ppo> [16] <https://www.cu.edu/es-benefits-glossary/network-0> [17] <https://www.cu.edu/es-benefits-glossary/out-network> [18] <https://www.cu.edu/es-benefits-glossary/deductible-high-deductible-plan> [19] <https://www.cu.edu/es-benefits-glossary/out-pocket-limitmaximum-omp> [20] <https://www.cu.edu/es-benefits-glossary/preventative-care-medical> [21] <https://www.cu.edu/es-benefits-glossary/emergency-care> [22] <https://www.cu.edu/es-benefits-glossary/urgent-care> [23] <https://www.cu.edu/employee-services/benefits-wellness/cvs-caremark-pharmacy-services>