

## **What's New?** <sup>[1]</sup>

**See our menu for the 2026–27 plan year and choose what works for you.**

**Watch this year's Open Enrollment Course**



Enro

Apr

[Watch course](#) [2]

## At a glance

The new plan year starts July 1 and will feature a few changes to CU Health Plans:

- **New in-network provider:** Children's Hospital Colorado will now be an in-network provider on the CU Health Plan — Pathway.
- **Rate and plan changes:** Click your tab below for full plan details on this year's changes.
- **Short Term Disability benefit:** The weekly maximum benefit has increased to \$2,500 and the waiting period for Accident or Sickness has been lowered to 14 days.

**Other plan changes:** During this year's Open Enrollment, employees can enroll in or increase Optional Term Life insurance coverage up to \$350,000 without being required to submit a medical history.

- Faculty & Staff
- GME Medical Residents
- Non-Medicare retirees and surviving spouses

## Medical plan changes

### High Deductible plan

- **In-network deductible:** CU Health Plan — High Deductible enrollees will see their in-network deductible increase to \$1,700 for single coverage and \$3,400 for family coverage (formerly \$1,650 and \$3,300, respectively).
  - This represents the lowest deductible allowed by the IRS for high deductible plans that pair with a Health Savings Account.
- **Out-of-network deductible:** The plan's out-of-network deductible will be \$3,400 for single coverage and \$6,800 for family coverage (formerly \$3,300 and \$6,600, respectively).
- **Out-of-pocket *in-network* maximum:** The in-network out-of-pocket maximum will be \$3,400 for single in-network coverage and \$6,800 for family coverage.
- **Out-of-pocket *out-of-network* maximum:** The plan's out-of-pocket maximum will be \$6,800 for single out-of-network coverage and \$13,600 for family out-of-network coverage.
- **Rates:** High Deductible plan monthly premiums will not change.
  - For full details, review the rate sheet <sup>[3]</sup>.

## Exclusive plan

- **Deductible:** CU Health Plan — Exclusive enrollees will see their deductible increase to \$500 for single coverage and \$1,000 for family coverage (formerly \$350 and \$750, respectively).
- **Out-of-pocket maximum:** The CU Health Plan — Exclusive plan out-of-pocket maximum will increase to \$10,600 for single coverage and \$21,200 for family coverage (formerly \$9,200 and \$18,400, respectively).
- **Prescription coverage change:** GLP-1 drugs for weight loss are no longer categorized as Tier 2 medications. Copays for all weight-loss GLP-1 medications will increase from \$50 to \$100 for a maximum 30-day supply. GLP-1 drugs for diabetes and other diagnoses remain as Tier 2 medications.
- **Rates:** Exclusive plan monthly premiums will increase for plan year 2026–27.
  - For full details, review the rate sheet <sup>[3]</sup>.

## Pathway plan

- **Children's Hospital Colorado** will now be an in-network provider on the CU Health Plan — Pathway.
- **Out-of-pocket maximum:** The CU Health Plan — Pathway plan out-of-pocket maximum will increase to \$10,600 for single coverage and \$21,200 for family coverage (formerly \$9,200 and \$18,400, respectively).
- **Prescription coverage change:** GLP-1 drugs for weight loss are no longer categorized as Tier 2 medications. Copays for all weight-loss GLP-1 medications will increase from \$50 to \$100 for a maximum 30-day supply. GLP-1 drugs for diabetes and other diagnoses remain as Tier 2 medications.
- **Rates:** Pathway plan monthly premiums will decrease for plan year 2026–27.
  - For full details, review the rate sheet <sup>[3]</sup>.

## Kaiser plan

- **Out-of-pocket maximum:** The CU Health Plan — Kaiser out-of-pocket maximum will increase to \$10,600 for single coverage and \$21,200 for family coverage (formerly

\$9,200 and \$18,400, respectively).

- **Rates:** Kaiser plan monthly premiums will increase for plan year 2026–27.
  - For full details, review the rate sheet [3].

## Additional plan changes

### Dental insurance

- CU offers two dental plans — Essential and Choice.
- **Rates:** Monthly premiums for the Essential and Choice plans will increase for plan year 2026–27.
  - For full details, review the rate sheet [3].

### Optional vision insurance

- The voluntary Anthem Blue View Vision Plan covers annual eye exams for a \$20 copay, as well as \$225 toward the yearly purchase of frames or contact lenses, for each participant. The network of providers is extensive.
- **Please note:** CU Health Plans – Exclusive, Pathway and Kaiser have built-in vision coverage for eye exams only.
- **Rates:** Monthly premiums for vision plans will increase for plan year 2026–27.
  - For full details, review the rate sheet [3].

### Optional Term Life

- **Special enrollment window:** During this year’s open enrollment, employees can enroll in or increase Optional Term Life coverage up to \$350,000 without being required to submit a medical history.
- **Rates:** Rates for short-term disability coverage for faculty and university staff will decrease for plan year 2026–27.
  - These coverage rates are used in conjunction with your age range and desired coverage amount to calculate the premium you’ll pay each month. See the benefits rate sheet [3] for premium calculations.

### Health Care Flexible Spending Account

- The annual individual limit will increase to \$3,400, up from \$3,300.

### Dependent Care Flexible Spending Account

- The annual limit will increase to \$7,500 per household (\$3,750 for married filing separately), up from \$5,000.

## When to take action

- If you would like to keep the same benefit choices, no action is required. You will be automatically re-enrolled.
  - **There's one exception:** You must re-enroll in your Health Care Flexible Spending Account and your Dependent Care Flexible Spending Account for plan year 2026–27.
- **Now's a good time to consider other benefits:** Do you need to update your beneficiaries, enroll in or adjust voluntary retirement contributions or make changes to your life insurance policies? You can do these things any time of year, but Open Enrollment is a great time to take a closer look. Watch Open Enrollment on-demand digital courses <sup>[4]</sup> to learn more starting April 20.
- **How to enroll:** You will make your Open Enrollment changes in the employee portal using the benefits enrollment tool <sup>[5]</sup>. If you need a login or have access issues, visit the enrollment tool access page.

## Medical plan changes

### High Deductible plan

- **In-network deductible:** CU Health Plan — High Deductible enrollees will see their in-network deductible increase to \$1,700 for single coverage and \$3,400 for family coverage (formerly \$1,650 and \$3,300, respectively).
  - This represents the lowest deductible allowed by the IRS for high deductible plans that pair with a Health Savings Account.
- **Out-of-network deductible:** The plan's out-of-network deductible will be \$3,400 for single coverage and \$6,800 for family coverage (formerly \$3,300 and \$6,600, respectively).
- **Out-of-pocket *in-network* maximum:** The in-network out-of-pocket maximum will be \$3,400 for single in-network coverage and \$6,800 for family coverage.
- **Out-of-pocket *out-of-network* maximum:** The plan's out-of-pocket maximum will be \$6,800 for single out-of-network coverage and \$13,600 for family out-of-network coverage.
- **Rates:** High Deductible plan monthly premiums will not change.
  - For full details, review the rate sheet <sup>[6]</sup>.

### Exclusive plan

- **Deductible:** CU Health Plan — Exclusive enrollees will see their deductible increase to \$500 for single coverage and \$1,000 for family coverage (formerly \$350 and \$750, respectively).
- **Out-of-pocket maximum:** The CU Health Plan — Exclusive plan out-of-pocket maximum will increase to \$10,600 for single coverage and \$21,200 for family coverage (formerly \$9,200 and \$18,400, respectively).
- **Prescription coverage change:** GLP-1 drugs for weight loss are no longer categorized as Tier 2 medications. Copays for all weight-loss GLP-1 medications will increase from \$50 to \$100 for a maximum 30-day supply. GLP-1 drugs for diabetes and other

diagnoses remain as Tier 2 medications.

- **Rates:** Exclusive plan monthly premiums will increase for plan year 2026–27.
  - For full details, review the rate sheet [6].

## Pathway plan

- **Children’s Hospital Colorado** will now be an in-network provider on the CU Health Plan — Pathway.
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- **Prescription coverage change:** GLP-1 drugs for weight loss are no longer categorized as Tier 2 medications. Copays for all weight-loss GLP-1 medications will increase from \$50 to \$100 for a maximum 30-day supply. GLP-1 drugs for diabetes and other diagnoses remain as Tier 2 medications.
- **Rates:** Pathway plan monthly premiums will decrease to \$0 for all coverage levels for plan year 2026–27.
  - For full details, review the rate sheet [6].

## Kaiser plan

- **Out-of-pocket maximum:** The CU Health Plan — Kaiser out-of-pocket maximum will increase to \$10,600 for single coverage and \$21,200 for family coverage (formerly \$9,200 and \$18,400, respectively).
- **Rates:** Kaiser plan monthly premiums will decrease for plan year 2026–27.
  - For full details, review the rate sheet [6].

## Additional plan changes

### Dental insurance

- CU offers two dental plans — Essential and Choice.
- **Rates:** Monthly premiums for the Essential plan will remain the same, and premiums for the Choice plan will increase for plan year 2026–27.
  - For full details, review the rate sheet [6].

### Optional vision insurance

- The voluntary Anthem Blue View Vision Plan covers annual eye exams for a \$20 copay, as well as \$225 toward the yearly purchase of frames or contact lenses, for each participant. The network of providers is extensive.
  - **Please note:** CU Health Plans – Exclusive, Pathway and Kaiser have built-in vision coverage for eye exams only.
- **Rates:** Monthly premiums for vision plans will increase for plan year 2026–27.
  - For full details, review the rate sheet [6].

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- **Now's a good time to consider other benefits:** Do you need to update your beneficiaries or enroll in or adjust voluntary retirement contributions? You can do these things any time of year, but Open Enrollment is a great time to take a closer look. Watch [Open Enrollment on-demand digital courses](#) [4] to learn more starting April 20.
- **How to enroll:** You will make your Open Enrollment changes in the employee portal using the [benefits enrollment tool](#). If you need a login or have access issues, visit the [enrollment tool access page](#) [5].

Please see plan rate sheets for retirees [7] or surviving spouse [8] to compare your plan costs.

## Medical plan changes

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- **Out-of-pocket *out-of-network* maximum:** The plan's out-of-pocket maximum will be \$6,800 for single out-of-network coverage and \$13,600 for family out-of-network coverage.
- **Rates:** High Deductible plan monthly premiums will not change.
  - For full details, review the rate sheets for retirees [7] or surviving spouses [8].

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- **Rates:** Exclusive plan monthly premiums will increase for plan year 2026–27.
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- **Children’s Hospital Colorado** will now be an in-network provider on the CU Health Plan — Pathway.
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- **Rates:** Pathway plan monthly premiums will decrease for plan year 2026–27.
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## Kaiser plan

- **Out-of-pocket maximum:** The CU Health Plan — Kaiser out-of-pocket maximum will increase to \$10,600 for single coverage and \$21,200 for family coverage (formerly \$9,200 and \$18,400, respectively).
- **Rates:** Kaiser plan monthly premiums will increase for plan year 2026–27.
  - For full details, review the rate sheets for retirees <sup>[7]</sup> or surviving spouses <sup>[8]</sup>.

## Medicare/High Deductible plan

The CU Health Plan – Medicare/High Deductible Plan is for a retiree who has a Medicare-eligible dependent, but they have not become Medicare eligible themselves. The dependent who has gained Medicare status will have the CU Health Plan – Medicare plan and the member not Medicare eligible will be enrolled in the CU Health Plan – HDHP.

**Please note:** The member enrolled in the CU Health Plan – Medicare plan will have a different plan year (Jan. 1–Dec. 31), while the member enrolled in the CU Health Plan – HDHP will have a July 1–June 30 plan year.

- **Rates:** Medicare/High Deductible plan monthly premiums will increase for the 2026–27

plan year.

- **See the High Deductible section** above for changes to the High Deductible plan for under-65 household members.
  - For full details, review the rate sheets for retirees <sup>[7]</sup> or surviving spouses <sup>[8]</sup>.

## Additional plan changes

### Dental insurance

- CU offers two dental plans — Essential and Choice.
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**Groups audience:**

Employee Services

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**Source URL:**<https://www.cu.edu/employee-services/open-enrollment/whats-new>

**Links**

[1] <https://www.cu.edu/employee-services/open-enrollment/whats-new>

[2] [https://www.cusys.edu/plans/2026/open\\_enrollment/story.html](https://www.cusys.edu/plans/2026/open_enrollment/story.html) [3] <https://www.cu.edu/docs/faculty-staff-rate-sheet> [4] <https://www.cu.edu/employee-services/open-enrollment/benefits-toolkit>

[5] <https://www.cu.edu/employee-services/benefits-enrollment-tool> [6] <https://www.cu.edu/docs/gme-rate-sheet> [7] <https://www.cu.edu/docs/non-medicare-eligible-retiree-rate-sheet>

[8] <https://www.cu.edu/www.cu.edu/docs/non-medicare-surviving-spouse-rate-sheet>