

See what's around the next turn this Open Enrollment ^[1]



April 5, 2024 by [Employee Services](#) ^[2]

It's time to look at the road ahead and consider options to select the right health plans for yourself, your family and your lifestyle.

[Open Enrollment](#) ^[3] is the annual opportunity for University of Colorado faculty and staff to review upcoming health plan changes and compare their current coverage to their actual health care needs, outside of certain [qualifying life events](#) ^[4]. Open Enrollment begins at 8 a.m. (MT) April 22 and ends at 5 p.m. (MT) May 10.

If faculty and staff would like to keep the same benefit choices, no action is required. They will be automatically re-enrolled in their current plans. There's one exception: Those enrolled in a Health Care Flexible Spending Account and/or a Dependent Care Flexible Spending Account must re-enroll for plan year 2024-25.

What's new?

The new plan year that starts July 1 will feature four key changes to the CU Health Plans:

- All plans will offer **no-cost generic drugs** used to prevent or treat chronic conditions such as cardiovascular disease, respiratory issues and many others.
- The High Deductible medical plan's deductible will increase to \$1,600 for single in-network coverage and \$3,200 for family in-network coverage. This represents the lowest deductible allowed for high deductible plans that pair with a health savings account.
- Extended plan's deductible will increase to \$1,000 for single coverage and \$2,000 for family coverage.
- Benefits monthly premium increases will vary by plan, with no changes for some plans and increases for others. **Visit the [Rates webpage](#)** ^[5] to view the rate sheets for the upcoming plan year. Here, you can see premiums for your current plans and compare them to all available plans.

Expanded no-cost generic drug coverage represents this year's most significant plan design change. A big part of staying healthy is finding and treating problems before they get serious. That's one reason CU Health Plan is expanding coverage for no-cost preventive generic drugs.

These drugs are used as preventive care to treat a range of disease states and conditions,

from cardiovascular conditions and hypertension to mental health treatments and more. When prescribed eligible drugs by your doctor, you'll be able to fill these at \$0 cost at an in-network pharmacy, even if you haven't met your medical plan deductible yet.

Generic drugs are an excellent option for cost savings, containing the exact same effective ingredient(s) as brand-name medications and formulated with the same quality, dosage, safety and effectiveness as the original drugs. For example, if a CU Health plan member takes Atorvastatin (a generic version of Lipitor), they'll pay \$0 for their prescription, compared to paying as much as \$370 per fill for the brand name.

Covered no-cost preventive generic drugs were determined by Affordable Care Act and IRS regulations, and covered drug lists are updated quarterly. To see the current list of covered drugs for Anthem and Kaiser plans, and all other plan updates, visit the [What's New? webpage](#) [6].

Members of Anthem-administered plans should also read up on the [recent expansion of their pharmacy options](#) [7] for filling maintenance prescriptions. The addition of Kroger, King Soopers and City Market pharmacies to the Maintenance Choice network took effect April 1.

Need to choose a new route? We can help

Start your Open Enrollment planning by taking the [Basics of CU Health Plans](#) [8] on-demand course. This resource, available in English and Spanish, will re-familiarize enrollees with the covered services, limitations and costs of each health care plan — medical, dental and vision — as well as available health care savings options.

An on-demand course detailing Open Enrollment changes and a virtual Open Enrollment fair will debut April 22.

Faculty and staff are also encouraged to visit their campus wellness fairs beginning April 23. At these in-person events, employees can make a pit stop to talk with representatives from Employee Services as well as plan representatives from Anthem, Kaiser, Delta Dental and more.

- **CU Denver:** 10 a.m. – 2 p.m. April 23 at the Wellness Center Gymnasium
- **CU Colorado Springs:** 10 a.m. – 2 p.m. April 29 at University Center, Room 303
- **CU Boulder:** 10 a.m. – 2 p.m. April 30 at University Memorial Center, Multipurpose space (Room 235)
- **Anschutz Medical Campus:** 10 a.m. – 1:30 p.m. May 2 at the Education 2 South building's Student Community Bridge

Employee Services' benefits professionals are available to answer additional questions at 303-860-4200, option 3, or benefits@cu.edu [9].

Eligible employees must make their plan selections by **5 p.m. (MT) May 10**. Visit the [Open Enrollment website](#) [3] for more information.

[open enrollment](#) [10], [CU Health Plans](#) [11], [Anthem](#) [12], [Kaiser](#) [13], [Delta Dental](#) [14], [Vision](#) [15]

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[2] <https://www.cu.edu/blog/work-life/author/34887> [3] <https://www.cu.edu/employee-services/open-enrollment> [4] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/life-changes>
[5] <https://www.cu.edu/employee-services/open-enrollment/monthly-rates> [6] <https://www.cu.edu/employee-services/open-enrollment/whats-new> [7] <https://www.cu.edu/blog/work-life/anthem-members-can-fill-maintenance-medications-kroger-pharmacies-beginning-april-1>
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[11] <https://www.cu.edu/blog/work-life/tag/cu-health-plans> [12] <https://www.cu.edu/blog/work-life/tag/anthem> [13] <https://www.cu.edu/blog/work-life/tag/kaiser> [14] <https://www.cu.edu/blog/work-life/tag/delta-dental> [15] <https://www.cu.edu/blog/work-life/tag/vision>