High Deductible [1]

CU Health Plan - High Deductible/HSA CompatibleHSA (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] is perfect for planners and savers. This Anthem-administered plan gives you broad access to health care services inside and outside your networkNetwork The facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services [3] — but requires that you first meet your deductible. Once you've satisfied the deductible, you'll be responsible for paying 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%. [4] for care. This plan offers Anthem's nationwide networkNetworkThe facilities, providers and suppliers with whom your health insurer or plan has contracted to provide health care services [3] of providers and facilities. You'll also have the flexibility to schedule your own appointments with specialistsSpecialist 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. [5] — no Primary Care ProviderPrimary 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 [6] 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. [7] needed.

This plan provides one no-cost preventative mental health visit per plan year. Learn more about your mental health benefit options on our Mental Health Resources page [8].

Plan details

- CU Health Plan - High Deductible (HSA Compatible) Benefits Coverage Summary [9] (14 pages)
- CU Health Plan - High Deductible (HSA Compatible) Benefits Booklet [10] (112 pages)
- Anthem Preventative Care Guidelines [11]

Covered providersProviderAn individual or facility that provides health care services such as a doctor, nurse, chiropractor, hospital, rehabilitation center, etc. [12] and medications

- Find a provider/urgent care [13]
  - Call 1-855-646-4752
- Prescription coverage [14]
  - Access the CVS Formulary [15]
  - Call 1-888-964-0121
- WINFertility [16]

Features and considerations

Plan type	PPOPreferred 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. [17] / HSA CompatibleHSA (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]	
	In-network Providers	**Out-of-networkOut-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. [18] 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. [19]	**Plan Year 2023-24**: $1,500 single coverage **Plan Year 2024-25**: $1,600 single coverage **Plan Year 2023-24**: $3,000 family coverage (2+members) **Plan Year 2024-25**: $3,200 family coverage (2+ members) Any member may contribute to overall deductible.	**Plan Year 2023-24**: $3,000 single coverage **Plan Year 2024-25**: $3,200 single coverage **Plan Year 2023-24**: $6,000 family coverage (2+ members) **Plan Year 2024-25**: $6,400 family coverage (2+ members) Any member may contribute to overall deductible.
Out-of-pocket limit	**Plan Year 2023-24**: $3,000 single coverage **Plan Year 2024-25**: $3,200 single coverage **Plan Year 2023-24**: $6,000 family coverage (2+ members) **Plan Year 2024-25**: $6,400 family coverage (2+ members)	**Plan Year 2023-24**: $6,000 single coverage **Plan Year 2024-25**: $6,400 single coverage **Plan Year 2023-24**: $12,000 family coverage (2+ members) **Plan Year 2024-25**: $12,800 family coverage (2+ members)

Preventative care 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] **visit**	$0 coinsurance and no deductible	35% coinsurance after deductible
Office visit	15% coinsurance after deductible	35% coinsurance after deductible

Emergency care Emergency CareA 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

Prescription Benefits

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

	30-day supply		90-day supply
	In-NetworkIn-NetworkThe providers, facilities and suppliers that CU Health Plans have contracted with to provide health care services. [23] **Providers**	**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.** [18] **Providers**	
Tier 1	10% coinsurance after deducitble at CVS Retail Network Pharmacies	20% coinsurance	5% coinsurance at CVS Retail Pharmacies or Mail Order
Tier 2	20% coinsurance after deducitble at CVS Retail Network Pharmacies	20% coinsurance	15% coinsurance at CVS Retail Pharmacies or Mail Order
Tier 3	20% coinsurance after deductible at CVS Retail Network Pharmacies	20% coinsurance	15% coinusrance at CVS Retail Pharmacies or Mail Order
Tier 4	20% coinsurance after deductible at CVS Retail Network Pharmacies 15% coinsurance at CVS Retail Pharmacies or Mail Order	20% coinsurance	N/A

Maintenance medications 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 [14] must be used for up to a 90-day supply.
Specialty medications (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:

Source URL:https://www.cu.edu/employee-services/benefits-wellness/new-employee/medical-plans/high-deductible

Links
[1] https://www.cu.edu/employee-services/benefits-wellness/new-employee/medical-plans/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/specialist [6] https://www.cu.edu/es-benefits-glossary/primary-care-provider-pcp [7] https://www.cu.edu/es-benefits-glossary/referral [8] https://www.cu.edu/employee-services/benefits-wellness/mental-health-resources [9] https://www.cu.edu/docs/cu-health-plan-high-deductible-benefits-summary [10] https://www.cu.edu/docs/cu-health-plan-high-deductible-benefits-booklet [11] https://www.anthem.com/preventive-care/ [12] https://www.cu.edu/es-benefits-glossary/provider [13] https://www.anthem.com/cuhealthplan/find-a-doctor/ [14] https://www.cu.edu/employee-services/benefits-wellness/cvs-caremark-pharmacy-services [15] https://info.caremark.com/dig/acsdruglist [16] https://managed.winfertility.com/cuhealthplan/ [17] https://www.cu.edu/es-benefits-glossary/preferred-provider-organization-ppo [18] https://www.cu.edu/es-benefits-glossary/out-network [19] https://www.cu.edu/es-benefits-glossary/deductible-high-deductible-plan [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/es-benefits-glossary/network-0