



HUMAN RESOURCES
COLORADO STATE UNIVERSITY

CSU BENEFITS

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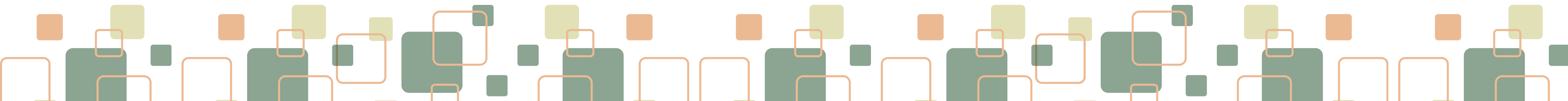
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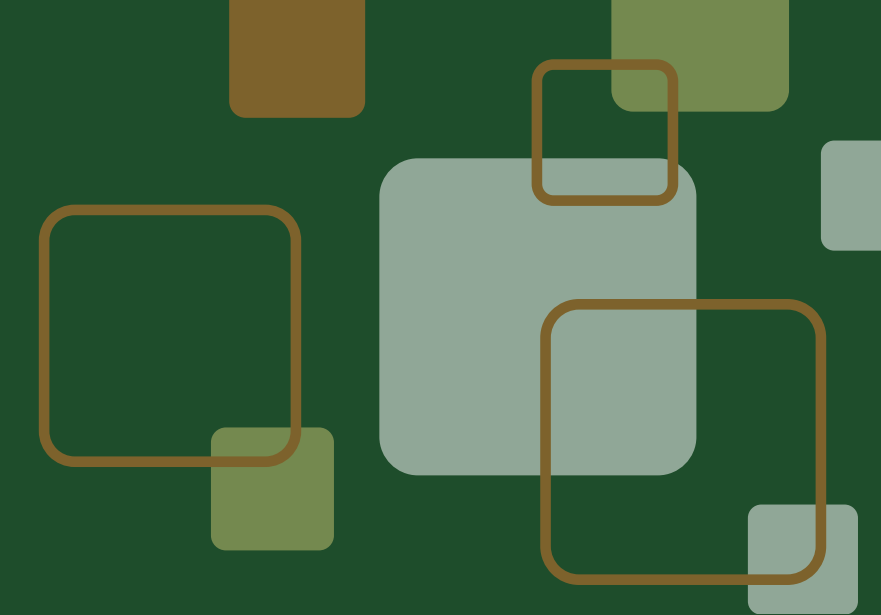
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Medical Plans Comparison

Medical Plan Features	Ram Plan - HDHP	Green Plan	Aggie Orange	Colorado Pathways
Provider Network	Anthem PPO Providers	Anthem PPO Providers	Anthem PPO Providers	Anthem EPO Providers
Providers Covered in Plan	Participating & Non-Participating	Participating & Non-Participating	Participating & Non-Participating	Participating EPO Providers ONLY - Colorado employees
In Network: Annual Deductible Individual/Family	\$1,750 / \$3,500	\$1,250 / \$2,500 & \$200 / \$400 for Rx	\$1,150 / \$2,300	\$750 / \$1,500
In Network: Out-of-Pocket Maximum	\$7,000 / \$14,000 ¹	\$6,250 / \$12,500 medical services & \$1,100 / \$2,200 for Rx ²	\$6,000 / \$12,000 ³	\$6,000 / \$12,000 ³
Out of Network: Annual Deductible Individual/Family	\$3,500 / \$7,000	\$2,500 / \$5,000	\$2,300 / \$4,600	Not covered
Out-of-Network: Out-of Pocket Maximum	\$14,000 / \$28,000 ¹	\$12,500 / \$25,000 medical services ¹	\$12,000 / \$24,000 ³	Not covered
Annual CSU Contribution to HSA	\$500 (prorated each month)	None	None	None
Anthem PCP Telehealth	\$0 copay after deductible	\$0	\$0	\$0
Preventive Care	Covered in full	Covered in full	Covered in full	Covered in full
Routine Office Visits (PCP / Specialist)	You pay 20% after deductible*	You pay 20% after deductible*	\$40/\$50 copayment	\$20/\$30 copayment
Mental Health Office Visits	You pay 20% after deductible*	You pay 20% after deductible*	\$40 copayment	\$20 copayment
Urgent Care	You pay 20% after deductible*	You pay 20% after deductible*	\$75 copayment	\$75 copayment
Ambulance	You pay 20% after deductible*	You pay 20% after deductible*	You pay 25% after deductible*	You pay 20% after deductible
Emergency Room	You pay 20% after deductible*	You pay 20% after deductible*	You pay 25% after deductible*	You pay 20% after deductible
Tier 1 drugs (30-day retail/90-day mail order)	You pay 20% after deductible*	You pay 20% after Rx deductible*	\$10 / \$20 copayment	\$10 / \$20 copayment
Tier 2 drugs (30-day retail/90-day mail order)	You pay 20% after deductible*	You pay 20% after Rx deductible*	\$50 / \$100 copayment	\$50 / \$100 copayment
Tier 3 drugs (30-day retail/90-day mail order)	You pay 20% after deductible*	You pay 20% after Rx deductible*	\$60 / \$120 copayment	\$60 / \$120 copayment
Tier 4 drugs (30-day retail only)	You pay 20% after deductible*	You pay 20% after Rx deductible*	\$80 copayment	\$80 copayment

There is an in-network and out-of-network deductible and out-of-pocket maximum and they accumulate separately

There is no out-of-network benefit for prescription drugs

¹ Out-of-pocket maximum: Includes deductible, plus coinsurance

² Out-of-pocket maximum: Includes coinsurance, plus deductible; plus separate deductible and coinsurance for prescription drugs

³ Out-of-pocket maximum: Includes deductible, plus coinsurance, plus copayments (in-network and out-of-network OOP max accumulate separately)

What's New and Improved

New Premium Structure

Introducing a new four-tier structure that represents today's families and better meets the needs and preferences of how you choose to enroll yourself and dependents.

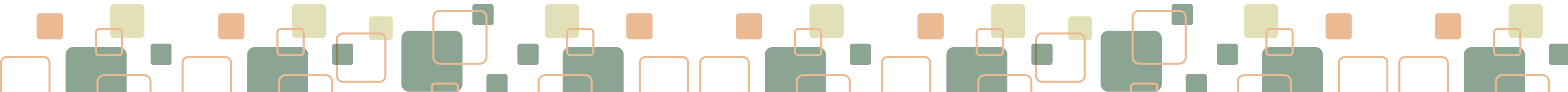
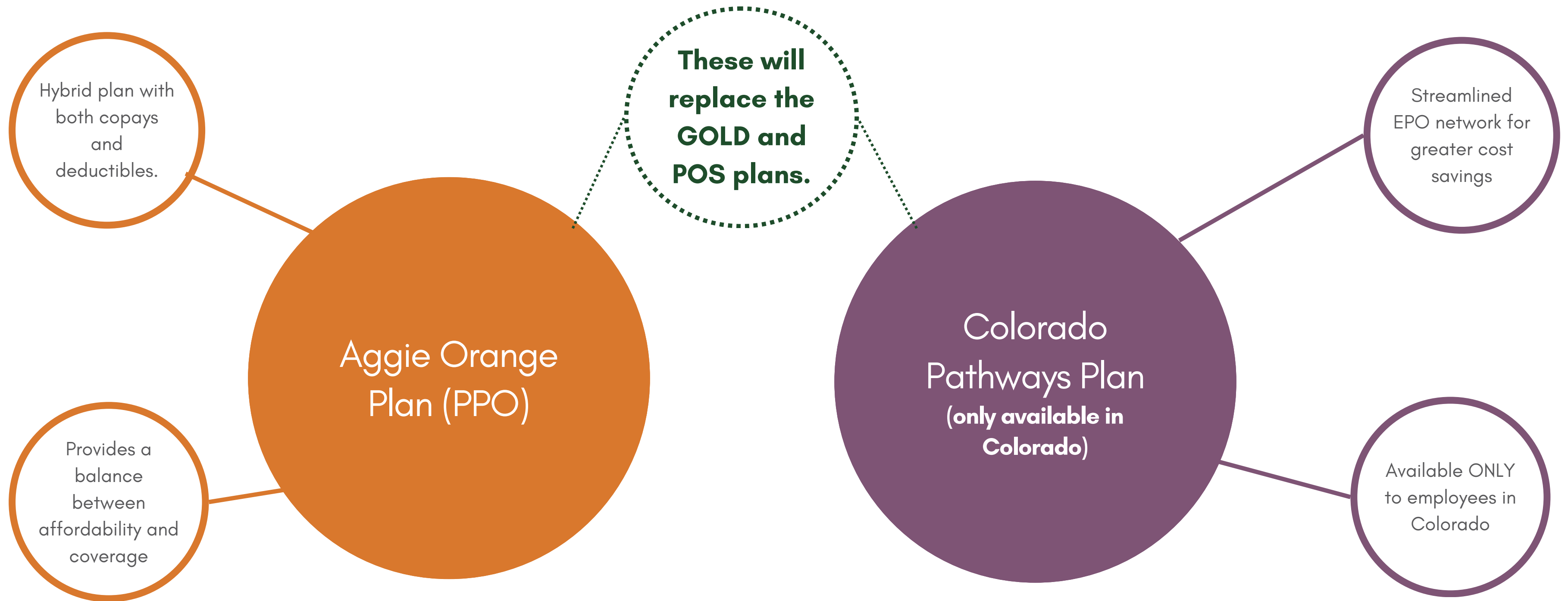
This includes the addition of Employee + Spouse/Partner and Employee + Child(ren) tiers to replace the Employee + 1 option.



Thanks to CSU's increased contribution and establishing new plan offerings, no employee will see an increase to their medical premium in 2025.

MEDICAL PLAN	2024 EE + 1	2025 EE + CHILD(REN)	2025 EE + SPOUSE/ PARTNER
Ram Plan-HDHP	\$288	\$261	\$282
Green Plan	\$288	\$261	\$282
Gold → Aggie Orange	\$579	\$484	\$522
POS → CO Pathways	\$779	\$403	\$435

Two New Medical Plans



No-Cost Virtual PCP Care

Available through Anthem's PCP Telehealth in the US. (If you are in the Ram Plan-HDHP, these services will be subject to the deductible, then no cost-sharing after the deductible has been met).

HSA Contributions

For those in Ram Plan-HDHP contributions will be prorated and deposited monthly, offering consistent support throughout the year.

Move to Medicare

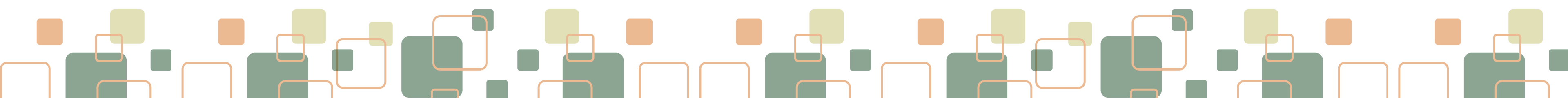
A free service from Anthem to help employees enroll in Medicare as they retire.

Prescription Formulary Updates

A new list of covered prescriptions, cost changes, and quantities to help you get the best value for your medications. If you are currently taking medications, be sure to review the list to determine which prescriptions are covered and at what cost.



Medical Plan Changes



Global Core Program

Accessible to all CSU Anthem enrolled employees

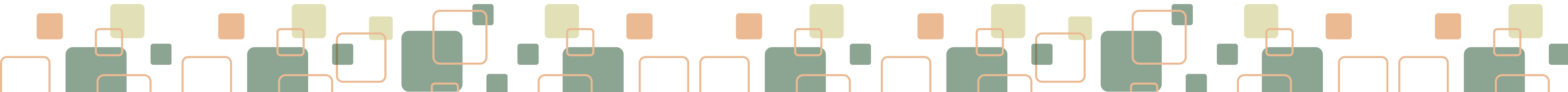
- Enables members in Guam to receive the same benefits as state-side CSU employees

GeoBlue Direct Pay Letter Agreement

- Established relationships with preferred providers
 - American Medical Center (Mangilao/Upper Tumon), FHP Health Center & Guam Medical Center
- Allows for a guarantee of claims payment
- Confirms coverage with preferred providers
- Requires a quick phone call before the scheduled appointment

Non-Network Providers

- Employee provider access flexibility
- Member pays services upfront then submits claim for reimbursement
- Inpatient services qualify, not a 24/7 emergency access option
- Anthem medical necessity reviews
- During normal business hours

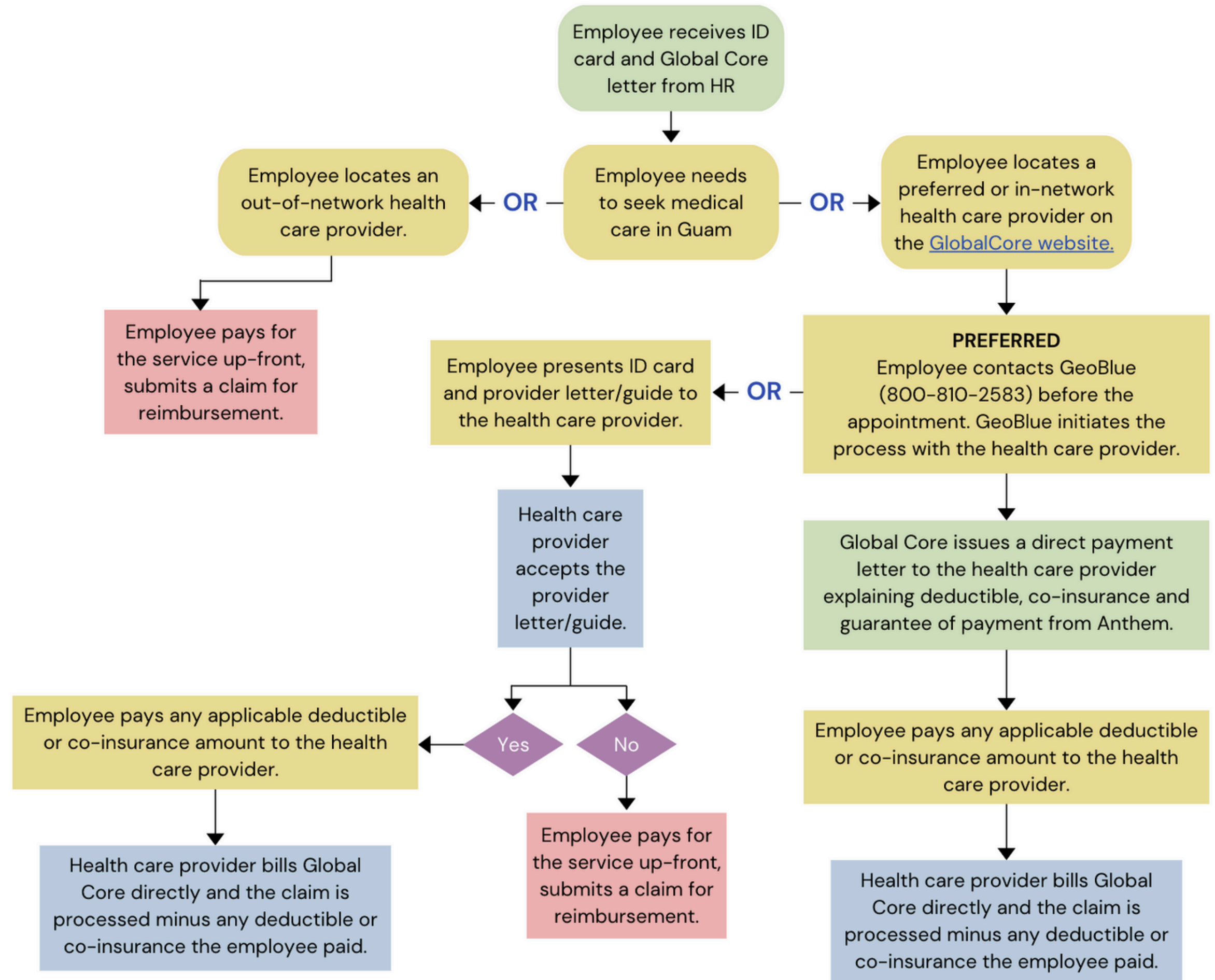


Global Core Medical Care Access Process

Obtaining care in a U.S. territory, like Guam, is unique to how care is obtained on the mainland. The Global Core solution assists in making access to care easier for you.

- Each time an employee in Guam enrolls, the member will receive a letter of introduction to the process
- You will receive a personalized provider guide to take to your doctor (confirmation of benefits).

GeoBlue website - <https://bcbsglobalcore.com/>



Anthem Health Guides

Anthem's health guides are an enhanced customer service team that can connect you with support regarding medical and prescription drug coverage, help you make appointments, compare costs on services, find in-network doctors, and much more



Increases employer contribution on dental

CSU is increasing its employer contribution to employee premiums for both dental plans:
Delta Dental Basic
Delta Dental Plus

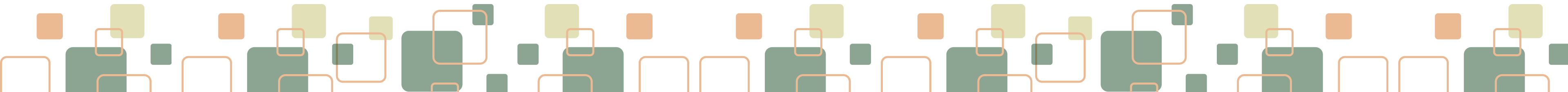
Dental and Vision

Freedom of choice providers

The Delta Dental Basic plan does not have a network. The Delta Dental Plus Plan has two networks (PPO and Premier); you have the freedom to see any licensed dentist and still receive benefits.

Update to a 4-tier structure

A new 4-tier enrollment structure that represents today's families and better meets the needs and preferences on how you choose to enroll yourself and covered dependents. This includes the addition of Employee + Spouse/Partner and Employee + Child(ren) tiers



Online Resources



ALEX is your personal, virtual benefits counselor designed to help you choose the best coverage options for your needs

ALEX provides personalized recommendations to ensure you're selecting the right plans for your situation, saving you time, stress, and money!

Enhanced Parental Leave



Starting in 2025, CSU is expanding its parental leave program to offer new parents up to 18 weeks of paid leave. This enhancement follows a semester-based approach to time off. Our coordinated leave programs, beginning with the FMLI program for Colorado employees, work seamlessly to support families during this time.

This parental leave policy update is designed to support the whole you—ensuring you have the time to care for, and bond with, your growing family.

Further details will be shared as the effective date approaches.

VOLUNTARY PLANS

On Accident Insurance - an added preventive care service, like a routine screening - \$75 reimbursement for investing in your health.

Accident Insurance

What is Accident Insurance? Provides a lump sum cash benefit to help cover expenses from accidental injuries. Coverage for injuries like fractures, burns, concussions, and more. Covers hospitalization, emergency treatment, and recovery.

Why is it important? You can use the payment associated with the injury in any way you choose. From expenses not covered by your major medical plan to day-to-day costs of living such as the mortgage or your utility bills. Covers hospitalization, emergency treatment, and recovery. Includes benefits for accidental death or dismemberment.

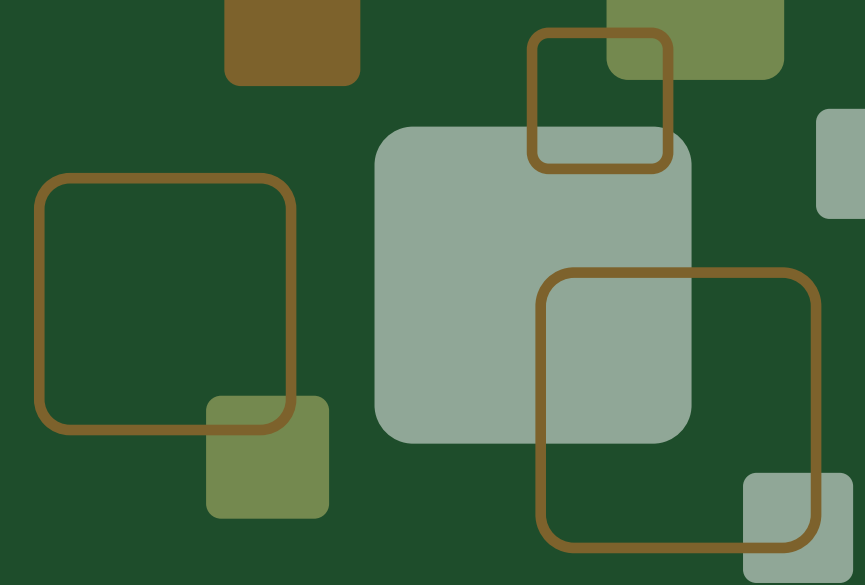
Critical Illness

What is Critical Illness? Provides a lump sum cash benefit upon diagnosis of a serious illness. Covers major illnesses like cancer, heart attack, stroke, and more.

Why is it important? Helps with the financial burden of serious medical conditions. Can be used for medical bills, treatments, and even daily living expenses like rent or groceries. Lump sum payouts upon diagnosis and coverage for multiple critical conditions. Flexibility in how benefits are used (medical or non-medical costs).



Hospital Indemnity



What is Hospital Indemnity Insurance?

Provides cash benefits for each day you're hospitalized.

Coverage for inpatient hospital stays, including ICU and other medical services.



Why It's Important:

Helps cover hospitalization costs that may not be fully covered by health insurance.

Can be used for co-pays, deductibles, or non-medical expenses like household bills.

Key Benefits:

Cash benefit per day spent in the hospital.

Covers additional stays in ICU or specialized care.

Can be used for recovery expenses post-hospitalization.

An added preventive care service, like a routine screening - \$75 reimbursement for investing in your health.



Value Added Resources



EMPATHY

Will preparation, funeral planning, grief support for beneficiaries



ABILITY ASSIST

Emotional or work-life counseling, financial resources, legal support healthcare navigation resources (included with an approved claim)



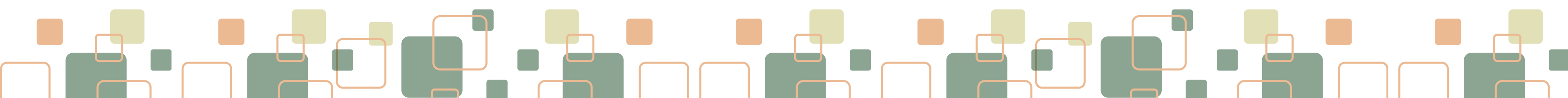
HEALTH CHAMPION

Guides you through health care options, connects you with the right resources, advocate for timely and fair resolution of issues



HEALTH SCREENING BENEFIT

\$75 cash benefit if you receive preventative care screening (if enrolled in Accident or Hospital Indemnity Insurance)



Questions?

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