Health Plan

Making the Most of Your CU Health Plan

A guide to understanding your benefits, maximizing your HSA, and avoiding unexpected medical costs.

Member Guide for CU Health Plan – HDHP/HSA-Compatible

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Member Guide Contents

A High-Deductible Health Plan (HDHP) can help you save money over time by pairing comprehensive health coverage with a Health Savings Account (HSA).

While the plan works differently than a traditional copay plan, understanding a few key concepts can help you make informed healthcare decisions and reduce out-of-pocket costs.

This guide will help you:

- **Understand how your HDHP works**
- **Learn the difference between preventive and diagnostic care**
- **Make the most of your HSA**
- **Find opportunities to lower healthcare costs**
- **Know where to find additional resources**

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How Your HDHP Works

Your HDHP covers preventive care differently than most other medical services.

Preventive Care

In-network preventive services are covered at no cost to you, even before you've met your deductible. Examples include annual preventive physicals, recommended screenings, and immunizations.

Most Other Medical Care

For non-preventive services, you'll generally pay the negotiated cost until you meet your deductible. After that, you typically pay coinsurance while the health plan shares the remaining cost until you reach your annual out-of-pocket maximum.

CU Health Plan – High Deductible: 2026-2027 Plan Year Deductibles

Single: $1,700 / **Family:** $3,400

After deductible: 15% coinsurance for most in-network office visits

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Preventive vs. Diagnostic Care

One of the most common questions members have is why they received a bill after what they thought was a *"free"* annual physical.

The answer often comes down to how the services were billed.

Preventive Care

Preventive care focuses on helping you stay healthy and identifying potential health concerns before symptoms develop.

Examples include:

- Annual preventive physical
- Routine wellness screenings
- Recommended immunizations
- Preventive counseling
- Age-appropriate preventive lab work

These services are generally covered at no out-of-pocket cost when provided by an in-network provider.

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Preventive vs. Diagnostic Care

Diagnostic Care

Diagnostic care evaluates an existing symptom, illness, injury, or medical condition.

Examples include:

- Knee pain
- Persistent headaches
- Ongoing fatigue
- New skin rash
- Medication adjustments
- High blood pressure management
- Diabetes follow-up

Diagnostic services like these are generally subject to your deductible and applicable coinsurance under the CU Health Plan - HDHP.

Preventive vs. Diagnostic Care

Q: Can one appointment include both Preventive and Diagnostic services?

A: YES, your provider may perform both preventive and diagnostic services during the same appointment.

For example: You schedule your annual preventive physical.

During the visit, you mention:

- New shoulder pain
- Frequent migraines
- Trouble sleeping
- Medication side effects

If your provider evaluates these concerns, those services may be billed separately as diagnostic care.**

This does **not mean you shouldn't discuss your health concerns with your provider. It simply means that preventive and diagnostic services are billed differently.

If you're unsure, ask your provider how services may be billed **before** additional evaluations or testing are performed.

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Please note, coverage and billing are determined by the services provided and how they are coded by your healthcare provider. Individual circumstances may vary.

Five Ways to Help Lower Healthcare Costs

1) Stay In-Network

Using in-network providers generally results in lower out-of-pocket costs.

2) Use Preventive Care Every Year

Annual preventive visits help detect health issues early and are covered before your deductible when provided in-network.

3) Ask About Lab Options

Some lab services performed in hospitals or hospital-owned clinics may cost more than the same services performed at independent labs.

If your provider orders routine lab work - such as a cholesterol panel, Complete Blood Count (CBC), or metabolic panel - ask whether your labs can be sent to Labcorp or Quest Diagnostics if appropriate.

Five Ways to Help Lower Healthcare Costs

4) Use Your HSA

Your Health Savings Account allows you to pay qualified healthcare expenses using tax-advantaged dollars.

5) Ask Questions

Before receiving services, consider asking questions such as:

- Is this preventive or diagnostic?
- Is this provider in-network?
- Will this test require preauthorization?
- Is there a lower-cost option?

Make the Most of Your Health Savings Account (HSA)

An HSA is one of the biggest advantages of enrolling in an HDHP.

HSA Benefits

- ✓ Contributions are tax-advantaged.*
- ✓ Money rolls over year after year.
- ✓ The account stays with you even if you change jobs.
- ✓ Funds may be invested as your balance grows.

Your HSA can be used for eligible medical expenses, including:

- Deductibles
- Coinsurance
- Prescriptions
- Vision care
- Dental expenses
- Many over-the-counter healthcare products

**Consult your tax advisor regarding HSA tax advantages.*

Preventive Care You May Receive

Preventive services are based on factors including age, sex, medical history, and national preventive care guidelines.

Examples of preventive care may include:

Adults

- Annual preventive physical
- Blood pressure screening
- Cholesterol screening
- Diabetes screening
- Colorectal cancer screening
- Depression + anxiety screening
- Recommended immunizations

Women

- Well-woman exam
- Mammograms
- Cervical cancer screening
- Pregnancy-related preventive care
- Birth control counseling

Men

- Prostate cancer discussions
- Heart health screening
- Mental health screening

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Talk with your healthcare provider about which preventive services are right for you.

Helpful Questions to Ask Your Provider

Before your appointment…

✓ Is this appointment being scheduled as my annual preventive visit?

✓ Is my provider in-network?

If lab work is ordered…

✓ Can these labs be performed at a Labcorp or Quest diagnostics facility?

If additional testing is recommended…

✓ Is this considered preventive or diagnostic?

✓ Will I have any out-of-pocket costs?

✓ Are there lower-cost options?

These questions can help you better understand your benefits before receiving care.

Additional Resources

CU Health Plan – HDHP/HSA-compatible

- 2026-27 HDHP Benefits Booklet
- 2026-27 Summary of Benefits and Coverage

Anthem Preventive Care Resources

- Preventive care guidelines
- Preventive screening recommendations

Optimizing Your HDHP + HSA Plan

Key Takeaways

✓ Take advantage of your annual preventive visit.

✓ Understand the difference between preventive and diagnostic care.

✓ Use in-network providers whenever possible.

✓ Consider independent labs, such as Labcorp or Quest, when appropriate.

✓ Use your HSA to pay for qualified healthcare expenses.

✓ Ask questions before receiving services—you are your best healthcare advocate.

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Questions?

For questions about your benefits, contact the Member Services number on the back of your health plan ID card.

Anthem Member Services: 1-800-735-6072