
Open Enrollment Begins Oct. 27

From Human Resources & Inclusive Community <Hr@ecommm.du.edu>

Date Mon 9/29/2025 10:08 AM

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Human Resources &
Inclusive Community

September 29, 2025

Dear DU Benefited Employees,

As we approach the upcoming open enrollment period, the Human Resources and Inclusive Community (HRIC) team would like to provide an update on what you can expect this year.

All elections made during open enrollment will take effect on Jan. 1, 2026, and will continue through Dec. 31, 2026. As a reminder, the University has moved the benefits plan year to align with deductible and out-of-pocket maximum accumulators.

We understand that your health and the health of your family are your top priorities. They are ours as well, which is why we continually strive to offer the best employee health benefits available.

Open enrollment will begin on Monday, October 27, 2025, and close on Friday, November 7, 2025.

During this period, you will be able to review and select healthcare coverage and other benefits that best meet your needs and those of your family. Your medical plan has a significant impact on your healthcare experience, making it an important decision.

Open enrollment is **ACTIVE** for medical coverage only. This means that you must either elect or waive medical coverage for the 2026 plan year, or you will not have medical coverage. All other coverages will automatically roll over, except for Health and Dependent Flexible Spending Accounts (FSA Accounts), which must be re-elected each year.

The University will continue offering health coverage through both Cigna Healthcare and Kaiser Permanente in 2026. You may choose between the Copay Plan and the High-Deductible Health Plan. Detailed plan design information will be outlined in the benefit summaries and benefit guide.

Kaiser Permanente

Members can choose from more than 1,200 Kaiser Permanente primary care doctors and specialists, one of the largest multi-specialty groups in Colorado. Physician-led care teams are connected through a shared electronic medical record, making healthcare more coordinated and efficient, which leads to healthier outcomes and a seamless experience.

Customer service is available Monday through Friday from 8 a.m. to 5 p.m. at 800-632-9700. Members also have 24/7 access at the [Kaiser Permanente website](#).

Cigna Healthcare

Cigna provides access to more than 18,000 providers and 60 hospitals in Colorado, including University Hospital, National Jewish, and Children's Hospital. Cigna also offers the largest mental and behavioral health network in the Denver/Boulder area.

Expanded services include enhanced mental health care and infertility treatment, reflecting feedback from the DU community. Cigna has also shown a strong commitment to cultural competency and health equity, with a diverse provider network that helps meet DU's goal of equitable access to care.

Customer service is available through the Cigna One Guide Service, which operates 24 hours a day, 365 days a year, at 888-806-5042.

Information Sessions

We know open enrollment comes with important decisions and questions. To support you, several opportunities to learn more about your benefits will be available.

In-person and virtual meetings:

- Tuesday, Oct. 28, 11 a.m. to 12:30 p.m.
- Tuesday, Oct. 28, 1:30 to 3 p.m.
- Wednesday, Nov. 4, 10 to 11:30 a.m.
- Wednesday, Nov. 4, 1 to 2:30 p.m.

In-person sessions will be held in the Mary Reed Building, Renaissance Room.

You can join virtually using [this Zoom link](#).

Benefits Fair

Join us at the annual Benefits Fair to meet with our benefit providers, ask questions, and explore the resources available to support your health and wellbeing. This is a great opportunity to learn more about your medical, dental, and vision plan options for 2026 and connect directly with the experts.

When: Monday, Oct. 27, 10 a.m. to 2 p.m.

Where: Community Commons, Room 1700

Benefit Advocate Center (BAC)

The BAC can help you understand your benefits, resolve claims or billing issues, and navigate challenges such as denied coverage, referrals, or prescription authorizations. Advocates are available Monday through Friday, 7 a.m. to 5 p.m. MST at 833-355-8939 or bac.duadvocates@ajg.com

What's Next

In the coming weeks, you will receive additional details to help guide your decisions, including plan summaries, enrollment instructions, and reminders. To ensure you have all the information you need, materials will also be mailed directly to the home address we have on file.

The Open Enrollment webpage will also be updated soon with current plan information, schedules, and resources to support you during this year's enrollment.

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