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EMPLOYEE SERVICES

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Benefits for Retirees ^[1]

[Download the retiree cost sheet.](#) ^[2]

For details, see [Standard Life Insurance Company's group life insurance policy](#) ^[3].

- [Medical](#)
- [Dental](#)
- [Life](#)
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Non-Medicare Eligible under 65

Medical Plan Comparison Tool

Use this tool to compare some features of the medical plans you may be eligible to participate in. Please review the Summary of Benefits and Benefits Booklets below for more in-depth information.

[Plan Comparison Tool](#) ^[4]

CU Health Plan - Exclusive

Type of Plan: HMO

Under this plan, you can join one of three regional health care networks: Central, North or South. You make this selection by first choosing your primary care physician; the region in which that physician practices will dictate the regional network into which you'll be placed to receive health care services.

Features and Considerations

- You'll have access to the medical professionals, services and facilities within your network.
- With few exceptions, your Exclusive Plan covers you for services performed only within your regional network, and its covered hospitals and facilities.
- You get full access to Exclusive network pharmacies, such as University of Colorado Health pharmacies?including its Mail Order Prescription Service?and Anthem-covered retail pharmacies.
- If you have dependents covered by this plan who will be living out-of-state during the 2016-17 plan year, you may enroll them in CU Health Plan - Exclusive Guest Membership for additional, temporary coverage in participating states.

Documents:

- [Summary of Benefits and Coverage](#) [5]
- [Benefits Booklet](#) [6]
- [Medicare Part D: Creditable Coverage Notice](#) [7]
- [Privacy Notice](#) [8]
- [Glossary of Health Coverage and Medical Terms](#) [9]

[Find a doctor](#) [10]

CU Health Plan - High Deductible

Type of Plan: PPO

This plan gives you broad access to health care services inside and outside of your network?but requires that you first meet your deductible. While you'll be responsible for meeting a deductible before your plan will begin covering services, all preventive care is covered at 100 percent in most cases and is not subject to the plan deductible. Once you've satisfied the deductible, you'll be responsible for paying coinsurance for care. This plan offers a national network of providers and facilities.

Features and Considerations

- You may pair this plan with a CU health savings account through Wells Fargo. This means you can set aside funds in a health savings account to pay for non-reimbursed, qualified health care expenses.
- Preventive care is automatically covered under the plan and not subject to your deductible.
- This plan does not include vision coverage, but you can purchase this coverage separately through Anthem's Blue View Vision service.
- This plan doesn't have a list of covered medications (aka, formulary), and some medication may require pre-authorization before it can be dispensed. You can always use the University of Colorado Health's Mail Order Prescription Service to have your medication delivered to you.

Documents:

- [Summary of Benefits and Coverage](#) [11]
- [Benefits Booklet](#) [12]
- [Medicare Part D: Creditable Coverage Notice](#) [7]
- [Privacy Notice](#) [8]
- [Glossary of Health Coverage and Medical Terms](#) [9]

[Find a doctor](#) [13]

CU Health Plan - Kaiser

Type of Plan: EPO

Under this plan, you'll gain access to care at all Kaiser facilities. You don't need to select a primary care physician to receive care. While you'll have a copay, you won't be responsible for a deductible.

Out-of-network care is not covered under this plan, except for emergency and/or urgent care.

Features and Considerations

- Services may differ depending upon your coverage area.

Documents:

- [Summary of Benefits and Coverage](#) [14]
- [Benefits Booklet](#) [15]
- [Medicare Part D: Creditable Coverage Notice](#) [7]
- [Privacy Notice](#) [8]
- [Glossary of Health Coverage and Medical Terms](#) [9]

[Find a doctor](#) [16]

Medicare Eligible and Non-Medicare eligible under age 65

Retirees who need coverage for Medicare-eligible family members and/or family members younger than 65 may combine the CU Health Plan - Medicare with the CU Health Plan - High Deductible.

Another option for retirees who are Medicare-eligible is the Alternate Medicare Payment option (AMP); they can elect this option even if they have Medicare-eligible spouses/same-gender domestic partners.

Medicare Eligible, 65 and over

CU Health Plan - Medicare

Type of Plan: PPO

This plan is open to Medicare-eligible retirees and their spouses who are enrolled in Medicare parts A and B.

After meeting their deductibles, members pay a share of the cost for services?generally around 20 percent.

Features and Considerations:

- You cannot participate in this plan if you're not already enrolled in Medicare parts A and B.
- You can see specialists without referrals.

Documents:

- [Summary of Benefits and Coverage](#) [17]
- [Benefits Booklet](#) [18]
- [Medicare Part D: Creditable Coverage Notice](#) [19]
- [Privacy Notice](#) [8]
- [Glossary of Health Coverage and Medical Terms](#) [9]

[CU Health Plan - Medicare Microsite](#) [20]

CU Health Plan -Medicare/High Deductible

This combination of medical insurance is available only to covered CU retirees and their spouses/dependents when at least one member is eligible for Medicare and at least one member is non-Medicare eligible.

Under these circumstances:

- Medicare-eligible retirees must enroll in CU Health Plan - Medicare to maintain their CU medical coverage. Or, they may enroll in the Alternate Medicare Payment, which would provide them no medical plan through CU. If they enroll in CU Health Plan - Medicare, their spouses and/or dependents must enroll in CU Health Plan - High Deductible to keep their CU medical coverage.
- Medicare-eligible spouses and/or dependents of CU retirees who are Medicare eligible must enroll in CU Health Plan - Medicare to maintain CU medical coverage. If they do so, the CU retiree must enroll in CU Health Plan - High Deductible to keep his/her CU medical coverage.

Alternate Medicare Payment

Note: This is not a medical insurance plan. It is available for Medicare-eligible retirees and

their spouses who participate in the CU 401(a) Retirement Plan (non-PERA Retirees)

Features and Considerations:

- a monthly cash payment to offset Medicare medical plan costs
- available for Medicare-eligible retirees and their spouses
- no dependent children coverage available
- Again, this is not a medical insurance plan, but it is a plan option.

[Dental Plan Comparison Guide](#) [21]

Under 65

CU Health Plan EPO (Exclusive Panel Option)

The Exclusive Panel Option may be a good choice for you if you're looking for an affordable plan with predictable out-of-pocket costs. Coverage is provided only when you visit a Colorado Delta Dental PPO dentists, meaning this is an excellent option if you don't have an established relationship with a dentist or are already seeing a PPO network dentist. This plan also features enhanced orthodontia benefits and no deductible.

Documents:

- [Summary of Benefits](#) [22]
- [Benefits Booklet](#) [23]

[Find a dentist](#) [24]

CU Health Plan - Dental PPO (Preferred Provider Option)

The PPO plan offers convenience, flexibility and choice with coverage provided when you visit a Delta Dental PPO, Premiere or out-of-network dentist. You'll see the most savings when you visit a PPO dentist, but you'll still be covered if you have an established relationship with and wish to continue using a dentist who is part of the Premier network or who is not a part of the Delta Dental network. Additionally, the PPO plan has an added benefit of implant coverage.

Documents:

- [Summary of Benefits](#) [25]
- [Benefits Booklet](#) [26]

[Find a dentist](#) [24]

Over 65

CU Health Plan - Dental Premier Retiree Plan

This retiree dental plan gives its members access to the premier dentists within the Delta Dental provider network.

Documents:

- [Benefits booklet](#) [27]

[Delta Dental's CU](#) [24] [Microsite](#) [24]

Basic Life

Eligible retirees qualify for a \$3,000 basic term life policy. The Accidental Death & Dismemberment policy is not available.

Optional Life

Eligible retirees may elect up to 25 percent of the optional life insurance they have at the time of their retirement, not to exceed \$9,500. They may not add or increase this coverage. This plan does not include additional Accidental Death & Dismemberment insurance.

Benefits Forms for Retirees

Medical & Dental

- [Common Law Affidavit-CU](#) [28]
- [Enrollment/Change form](#) [29]

Expenses & Deductions

[Banking Authorization Form, with instructions](#) [30]

Personal Information

[Address, Phone, Email Change: Former Employee/Surviving Spouse/SGDP](#) [31]

Retirement Planning

[Preparing to Retire Worksheet](#) [32]

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Employee Services

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ES: Benefits Contact

Source URL: <http://www.cu.edu/employee-services/benefits-retirees>

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- [3] <http://www.cu.edu/sites/default/files/basic-optional-life.pdf>
- [4] <http://www.cu.edu/employee-services/medical-plan-comparison-tool-2016-17>
- [5] <http://www.cu.edu/doc/exclusive-benefits-summary-2016-17-1.pdf>
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- [11] <http://www.cu.edu/doc/high-deductible-benefits-summary-2016-17-1.pdf>
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- [14] <http://www.cu.edu/doc/kaiser-benefits-summary-2016-17-1.pdf>
- [15] <http://www.cu.edu/doc/kaiser-benefits-booklet-2016-17-3.pdf>
- [16] https://my.kp.org/universityofcolorado/?kp_shortcut_referrer=kp.org%2Fcuhealthplan
- [17] <http://www.cu.edu/doc/medicare-benefits-summary-2016-17-2.pdf>
- [18] <http://www.cu.edu/doc/medicare-benefits-booklet-2016-17-1.pdf>
- [19] <http://www.cu.edu/www.cu.edu/doc/medicare-part-d-16-17.pdf>
- [20] https://www11.anthem.com/cuhealthplan/cuhp_medicare.html
- [21] <http://www.cu.edu/doc/dental-comparison-2016-17.pdf>
- [22] <http://www.cu.edu/doc/dental-epo-benefits-summary-2016-17-1.pdf>
- [23] <http://www.cu.edu/doc/dental-epo-benefits-booklet-2016-17-1.pdf>
- [24] <http://www.deltadentalco.com/CU/>
- [25] <http://www.cu.edu/doc/dental-ppo-benefits-booklet-2016-17-1.pdf>
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- [27] <http://www.cu.edu/sites/default/files/dental-premier-benefits-booklet-2016-17.pdf>
- [28] <http://www.cu.edu/employee-services/policies/common-law-affidavit-cu>
- [29] <http://www.cu.edu/doc/benefits-enrollment-form-2016-2017-retiree.pdf>
- [30] <http://www.cu.edu/employee-services/policies/retiree-banking-authorization-form-instructions>
- [31] <http://www.cu.edu/employee-services/policies/address-phone-number-and-email-change-former-employees-or-surviving>
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