



University of Colorado

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## EMPLOYEE SERVICES

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## **Benefits for Retirees** <sup>[1]</sup>

- [Medical](#)
- [Dental](#)
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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](#) <sup>[2]</sup>

#### **CU Health Plan - Exclusive**

CU Health Plan - Exclusive is a limited network plan administered by Anthem Blue Cross Blue Shield. All members must select a primary care physician (PCP) who will direct their health care as appropriate. Referrals are required for most specialist visits. This plan offers in-network coverage only, except in cases of emergency.

- [Summary of Benefits and Coverage](#) <sup>[3]</sup>
- [Glossary of Health Coverage and Medical Terms](#) <sup>[4]</sup>
- [Benefits Booklet](#) <sup>[5]</sup>
- [Medicare Part D: Creditable Coverage Notice](#) <sup>[6]</sup>
- [Privacy Notice](#) <sup>[7]</sup>

#### **CU Health Plan - Kaiser**

CU Health Plan - Kaiser is an exclusive provider organization plan that offers coordinated care throughout the Kaiser network of providers. Referrals are required for most specialist visits. This plan does require that you live within a designated zip code area. The University does not participate in the Kaiser Northern Network. This plan offers in-network coverage only,

except in cases of emergency.

- [CU Health Plan - Kaiser Zip Codes](#) [8]
- [Summary of Benefits and Coverage](#) [9]
- [Glossary of Health Coverage and Medical Terms](#) [4]
- [Benefits Booklet](#) [10]
- [Medicare Part D: Creditable Coverage Notice](#) [6]
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### **CU Health Plan - High Deductible**

CU Health Plan - High Deductible is an HSA-qualified, consumer-directed health plan administered by Anthem Blue Cross Blue Shield, which offers a national network of providers. Members do not have to select a primary care physician (PCP) and may refer themselves to doctors of their choice, including specialists. This plan provides coverage both in network and out of network. Preventive care is covered at 100 percent in most cases and is not subject to the plan deductible.

- [Summary of Benefits and Coverage](#) [11]
- [Glossary of Health Coverage and Medical Terms](#) [4]
- [Benefits Booklet](#) [12]
- [Medicare Part D: Creditable Coverage Notice](#) [6]
- [Privacy Notice](#) [7]

### **CU Health Plan - Access Network (CURRENT ENROLLEES ONLY)**

CU Health Plan - Access Network is limited to those employees who are already enrolled in this plan and continue to live within the designated zip code area. This plan is an open-access HMO, meaning you do not need to get a referral to seek specialty care. This plan offers in-network coverage only, except in cases of emergency.

- [CU Health Plan - Access Network Zip Codes](#) [13]
- [Summary of Benefits and Coverage](#) [14]
- [Glossary of Health Coverage and Medical Terms](#) [4]
- [Benefits Booklet](#) [15]
- [Privacy Notice](#) [7]

### **Medicare Eligible with some covered Family Members 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

CU Health Plan - Medicare is a secondary plan to Medicare and *not* Medicare supplement (Medigap) insurance. Those on CU Health Plan - Medicare receive the same services provided through Medicare.

Medicare-eligible retirees may also participate in the Alternate Medicare Payment option (AMP), even if they have Medicare-eligible spouses/same-gender domestic partners.

## CU Health Plan - Medicare

- [Summary of Benefits and Coverage](#) <sup>[16]</sup>
- [Glossary of Health Coverage and Medical Terms](#) <sup>[4]</sup>
- [Benefits Booklet](#) <sup>[17]</sup>
- [Privacy Notice](#) <sup>[18]</sup>

## Alternate Medicare Plan

- available for you and your Medicare-eligible spouse/same-gender domestic partner
- no dependent children coverage
- a monthly cash payment to offset medical plan costs of your non-CU Medicare Risk or Medicare-Eligible Plan
- *not* a medical insurance plan.

[Download the retiree cost sheet](#) <sup>[19]</sup>.

[Delta Dental Plan Comparison Guide](#) <sup>[20]</sup>

## Under 65

### Exclusive Panel Option (EPO)

Under this plan, you are typically responsible for a copayment. Services are only covered when provided by dentists on the Delta Preferred Provider Option (PPO) list.

- [Summary of Benefits](#) <sup>[21]</sup>
- [Benefits Booklet](#) <sup>[22]</sup>

### Delta Dental PPO

Using this plan, you may see any dentist. Reimbursement levels are typically higher when you use a dentist on the Delta Preferred Provider Option (PPO) list. Once you meet the plan deductible, you'll be responsible for a percentage of your covered care costs (aka, coinsurance).

- [Summary of Benefits](#) <sup>[23]</sup>
- [Benefits Booklet](#) <sup>[24]</sup>

## Over 65

### Delta Dental Premier Retiree Plan

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

- [Benefits Booklet](#) [25]

[Download the retiree cost sheet](#) [19].

### 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.

[Download the retiree cost sheet](#) [19].

### Benefits Forms for Retirees

### Medical & Dental

- [Benefits Enrollment/Change Form](#) [26]
- [Common Law Affidavit-CU](#) [27]

### Expenses & Deductions

[Retiree Electronic Funds Transfer, with instructions](#) [28]

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[Address, Phone, Email Change: Former Employee/Surviving Spouse/SGDP](#) [29]

### Retirement Planning

[Preparing to Retire Worksheet](#) [30]

[Download the retiree cost sheet](#) [19].

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