



# MONTHLY RATES FOR THE 2023-24 PLAN YEAR

## Medicare-Eligible Retirees and/or Eligible Dependents

- For **regular retirement** (meets the required years of service with CU), the CU Cost is based on a 100% CU contribution, and retiree only pays the amount on the **Your Cost** column.
- For **early retirement** (does not meet the required years of service with CU), the CU Cost is prorated according to years of service, and retiree pays **a portion of the CU cost** plus the amount on the **Your Cost** column.
- Visit the [Retirement Ready section of the Employee Services website](#) for additional details on retirement eligibility.

## For 401(a) participants only

Medical Plan Medicare-eligible (Age 65 and over)	CU Health Plan — Medicare		
	TOTAL RATE	CU COST *	YOUR COST *
Retiree only	\$447.76	\$406.45	\$41.31
Retiree + Spouse	\$921.36	\$714.06	\$207.30
Retiree + Child(ren)	\$894.17	\$714.06	\$180.11
Family	\$1,372.44	\$1,029.79	\$342.65

Alternate Medicare Payment	
AMP provides a monthly check in the amount listed below	
(Age 65 and over)	TOTAL RATE
Retiree only	\$153.73
Retiree + Spouse	\$262.13

The AMP amounts listed are gross payments, which are taxed. If you enroll in dental or life insurance, these premiums will also be deducted from the overall AMP you receive.

Medical Plans	CU Health Plans - CU Medicare/High Deductible (CU Medicare for Medicare-eligible and High Deductible for Non-Medicare eligible)		
	TOTAL RATE	CU COST	YOUR COST *
<b>Over/Under age 65</b> (Medicare/Non-Medicare)			
Retiree + Spouse (1 Medicare + 1 non-Medicare)	\$1,156.26	\$714.06	\$442.20
Retiree + Child(ren) (1 Medicare + non-Medicare child(ren))	\$1,109.76	\$714.06	\$395.70
Family 1 (Retiree + Spouse + Children) (1 Medicare + others non-Medicare)	\$1,872.76	\$1,029.79	\$842.97
Family 2 (Retiree + Spouse + Children) (2 Medicare + others non-Medicare)	\$1,637.86	\$1,029.79	\$608.07



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EMPLOYEE SERVICES

Address: 1800 Grant St.,  
Suite 400, Denver, CO 80203

Email: [benefits@cu.edu](mailto:benefits@cu.edu)

Phone: 1-855-216-7740 (option 3)

On the Web

[www.cu.edu/benefits](http://www.cu.edu/benefits)



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Dental Plan	CU Health Plan — Premier Dental		
	TOTAL RATE	CU COST	YOUR COST
Retiree only	\$46.50	\$0.00	\$46.50
Retiree + Spouse	\$82.50	\$0.00	\$82.50
Retiree + Child(ren)	\$90.50	\$0.00	\$90.50
Family	\$126.00	\$0.00	\$126.00

## Optional Term Life

For eligible retirees (employees with Optional Term Life at time of retirement)

Age	Standard rate per \$1,000 of coverage (Tobacco use in the last 12 months.)	Discount rate per \$1,000 of coverage (No tobacco use in the last 12 months.)
49 and under	\$0.336	\$0.224
50-54	\$0.42	\$0.28
55-59	\$0.69	\$0.48
60-64	\$1.30	\$0.90
65-69	\$2.10	\$1.51
70-74	\$3.69	\$2.74
75+	\$6.65	\$5.10



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