

## **Active Employment and Medicare Eligibility** <sup>[1]</sup>

Active CU employees enrolled in a CU Health Plan have a lot to consider before enrolling in Medicare.

If you're nearing retirement age, the volume of communications you receive around Medicare and Medicare Advantage plans can be overwhelming. If you are enrolled in a CU Health Plan and/or a Health Savings Account, you will want to understand how Medicare decisions impact you. To explain the multiple considerations behind the decision to enroll – or not – in Medicare, Employee Services developed this brief course. We've provided supplemental documents and links to the Medicare website so you can learn more about your options.



# Active Employment and Medicare Eligibility

*What you need to know about  
Medicare, your CU Health Plans  
Health Savings Account.*



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[2]

## Active Employment and Medicare Eligibility [2]

**Active employees covered by a CU Health Plan can delay Medicare enrollment without penalty.**

Active employees who will soon be eligible for Medicare have options to delay coverage or enroll only in part of Medicare. You may be aware there are penalties for failing to enroll in Medicare at age 65, but many don't know this requirement is waived if you're already covered by a qualifying health plan – any plan with equal or better coverage to Medicare.

### **Additional Resources**

- [Active Employment and Medicare Eligibility guide](#) [3]
- [CU Retirement Benefits information](#) [4]
- [When can I sign up for Medicare?](#) [5]
- [What Medicare covers](#) [6]
- [Medicare cost sheet](#) [7]
- [Medicare enrollment](#) [8]
- [Qualified Life Events](#) [9]

### **Unsure of what CU Health Plan medical coverage you are enrolled in?**

1. Login to [my.cu.edu](https://my.cu.edu) [10]
2. Select the **Benefits & Wellness** tile.
3. Select the **Benefits Summary** tile.
4. All of your plan enrollments are listed.

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**I easily understood the content presented. \***

- Select -

**I found the content answered many of my questions and concerns. \***

**I was able to easily access this course on my device of choice. \***

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ES: Benefits & Wellness - Contact

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**Source URL:**<https://www.cu.edu/employee-services/benefits-wellness/current-employee/medical-plans/active-employment-and-medicare>

**Links**

[1] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/medical-plans/active-employment-and-medicare> [2] [https://www.cusys.edu/plans/2022/active-empl\\_medicare-eligibility/story.html](https://www.cusys.edu/plans/2022/active-empl_medicare-eligibility/story.html) [3] <https://www.cu.edu/docs/active-employment-and-medicare-eligibility> [4] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/retirement-ready> [5] <https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-can-i-sign-up-for-medicare> [6] <https://www.medicare.gov/what-medicare-covers> [7] <https://www.medicare.gov/publications/11579-medicare-costs.pdf> [8] <https://www.medicare.gov/sign-up-change-plans/joining-a-health-or-drug-plan> [9] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/life-changes> [10] <https://my.cu.edu/> [11] <https://www.cu.edu/employee-services/forms/share-your-feedback>