CU helps make retirement more secure with benefits coverage for eligible retirees, their spouses and their dependentAn employee’s spouse, common-law spouse, civil union partner, domestic partner, children under the age of 27, and qualifying disabled children over age 27 of the employee or of the spouse/partner who are biological, legally adopted or for whom there are parental responsibility documents issued by a court. Children.

Your eligibility for retiree benefits is based on whether you participated in the 401(a) or retired with PERA and your qualification for Medicare.

**Dual coverage:** You and your dependentAn employee’s spouse, common-law spouse, civil union partner, domestic partner, children under the age of 27, and qualifying disabled children over age 27 of the employee or of the spouse/partner who are biological, legally adopted or for whom there are parental responsibility documents issued by a court. cannot be covered under retiree and active employee benefits for any CU medical or dental plan. Dual coverage is allowed for life insurance: A retiree may be insured as both a retiree and a spouse of an active employee up to a maximum combined optional life insurance benefit of $500,000.