Medicare [1]

CU Health Plan - Medicare, provided by Anthem Blue Cross Blue Shield, is available to surviving spouses/dependents who are enrolled in Medicare Parts A and B. **You cannot participate in this plan if you are not enrolled in Medicare Parts A and B. This is not a Medicare supplement or MediGap plan.**

Medicare Parts A and B is your primary coverage for any claim. CU Health Plan - Medicare pays secondary for services covered by Medicare. The plan will not cover services that Medicare does not pay. CU Medicare will pay up to the allowable amount set by Medicare Parts A and B for that specific service. Most medical services or supplies not covered under Medicare are not covered benefits under this plan.

**Plan Details**

- CU Health Plan - Medicare Benefits Coverage Summary [2] (7 pages)
- CU Health Plan - Medicare Benefits Booklet [3] (72 pages)
- Anthem Preventative Care Guidelines [4]

**Find a doctor or a pharmacy**

- Find a doctor [5]
- Find a pharmacy [6]
- Call 1-800-735-6072

**Over/Under Plan**

CU Health Plan - Medicare/High Deductible 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. The partner who is not Medicare-eligible must enroll in CU Health Plan - High Deductible to keep their CU medical coverage. Please review details of both the Medicare and High Deductible Plans if you are considering this option.

You cannot pair the University of Colorado's Health Savings Account with the Over/Under plan, but you may enroll in a HSA outside of CU.

**Features and Considerations**

| Plan Type  | PPO  |
Network
Medicare has a nationwide service.
CU Health Plan - Medicare pays secondary for services covered by Medicare.

Deductible
$240 per individual, per plan year

Out-of-Pocket Limit
$2,400/Single; $7,200/Family

Preventative Care Visit
$0 coinsurance and no deductible

Office Visit (Primary/Specialist)
20% coinsurance after deductible - Coverage for Medicare-approved charges not reimbursed by Medicare

Diagnostic Tests/Imaging
20% coinsurance after deductible - Coverage for Medicare-approved charges not reimbursed by Medicare

Emergency/Urgent Care
20% coinsurance after deductible - Coverage for Medicare-approved charges not reimbursed by Medicare

20% coinsurance after deductible

Prescription Drug (Rx)
Up to 90-day supply for Generic, Preferred Brand and Non-Preferred Brand drugs at retail or mail order outlets.

Groups audience:
Employee Services

Right Sidebar:
ES: Benefits & Wellness - SS Medicare Eligible
ES: Benefits & Wellness - IWT SS Medicare Eligible Medical
ES: Benefits & Wellness - Contact

Source URL: https://www.cu.edu/employee-services/benefits-wellness/surviving-spouse/surviving-spouse-medicare-eligible/medicare

Links