

CU provides medical and dental benefits for the surviving spouses (including common-law, civil union or domestic partners) and dependent children of an active or retired Faculty or University Staff member who participated in the CU 401(a) Retirement Plan. These benefits are for surviving spouses covered by CU's medical and/or dental plans at the time of the employee's or retiree's death and are not eligible for Medicare. [Learn more.](#) [1]

What plans am I eligible for?

| Status | Medical plans | Dental plans |
|---------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|----------------------|
| Non-Medicare eligible surviving spouse & dependent(s) | CU Health Plan - Exclusive | Delta Essential |
| | CU Health Plan - High Deductible | OR |
| | CU Health Plan - Kaiser | Delta Choice |
| | CU Health Plan - Medicare | |
| <u>Surviving spouse or dependent is/or becomes Medicare eligible</u> [2] | Alternate Medicare Payment (if Surviving Spouse is Medicare eligible - dependents not eligible) | Delta Dental Premier |
| | OR | |
| | CU Health Plan - Medicare/High Deductible (Over/Under*) | |

*Over/Under is an option when at least one member is eligible for Medicare and at least one other member is non-Medicare eligible. The Medicare eligible member will be covered under CU Health Plan - Medicare and the non-Medicare eligible member will be covered under CU Health Plan - High Deductible. Since these are separate plans, please see details/summary for each plan.

Click on a tile to learn more about your benefits

Medical plans



[3]



[4]



[5]

Plan microsites

- [Anthem](#) [6]
- [Kaiser](#) [7]

[Compare Medical Plans](#) [8]

Dental plans

ESSENTIAL



[9]

CHOICE



[10]

Delta microsite

Find a dentist, request an ID card and set up your personal account.

[Learn more](#) [11]

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Source URL: <https://www.cu.edu/node/166633/choice>

Links

[1] <https://www.cu.edu/docs/fact-sheet-surviving-spouses> [2] <https://www.cu.edu/employee-services/benefits-wellness/surviving-spouse/surviving-spouse-medicare-eligible>
[3] <https://www.cu.edu/employee-services/benefits-wellness/surviving-spouse/exclusive>
[4] <https://www.cu.edu/employee-services/high-deductible-0> [5] <https://www.cu.edu/employee-services/kaiser-1> [6] <https://www.anthem.com/cuhealthplan/>
[7] https://my.kp.org/universityofcolorado/?kp_shortcut_referrer=kp.org%2Fcuhealthplan
[8] https://www.cusys.edu/plans/compare/ss_2024/ [9] <https://www.cu.edu/employee-services/benefits-wellness/surviving-spouse/surviving-spouse-non-medicare-eligible/essential> [10] <https://www.cu.edu/employee-services/choice-2> [11] <https://www.deltadentalco.com/members/resources/CU-health.html> [12] <https://www.cu.edu/print/employee-services/benefits-wellness/surviving-spouse/surviving-spouse-non-medicare-eligible> [13] <https://www.cu.edu/printpdf/employee-services/benefits-wellness/surviving-spouse/surviving-spouse-non-medicare-eligible>