Medicare Eligible  [1]

CU offers full medical and dental coverage for those participating in the CU 401(a) retirement plan (non-PERA retirees).

- Medical
- Dental

CU Health Plan - Medicare

Plan overview:

Type of Plan: PPO

Provider: Anthem BC + BS

This plan is open to Medicare-eligible surviving spouses who are enrolled in Medicare Parts A and B.

Features and Considerations:

- After meeting their deductible, members pay a share of the cost for services - generally around 20 percent.
- You cannot participate in this plan if you are not enrolled in Medicare Parts A and B.
  - Medicare A+B is your primary coverage for any claim; the CU Health Plan ? Medicare is secondary
- You can see specialists without referrals.
- Preventative care, screenings and immunizations are fully covered under Medicare and do not apply to your deductible.

Choose your plan
What's covered?

- CU Health Plan - Medicare Benefits Coverage Summary [2] (15 pages)
- CU Health Plan - Medicare full benefits booklet [3] (93 pages)
- Summary annual report and notice of creditable drug coverage: Medicare Part D [4]
- Privacy Notice [5]
- Glossary of Health Coverage and Medical Terms [6]

Review Monthly Rates (for those who receive 100% CU contribution)

Surviving Spouse: $66.31
Surviving Child on Medicare: $91.31

- Compare rates for this plan and others [7]

- Plan Comparison

Get an apples-to-apples look at CU's four health plans with our Plan Comparison [8]

Coverage area

Medicare has a nationwide service area. CU Health Plan - Medicare pays secondary for services covered by Medicare, including emergency room services, emergency transportation and urgent care.

Common fees

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$240/person</td>
</tr>
<tr>
<td>Out-of-pocket limit</td>
<td>$2,400/single or $7,200/family</td>
</tr>
<tr>
<td>Primary care visit</td>
<td>20% coinsurance payment after deductible</td>
</tr>
<tr>
<td>Specialist</td>
<td>20% coinsurance payment after deductible</td>
</tr>
<tr>
<td>Preventive care, screenings, immunizations</td>
<td>$0 per visit, deductible does not apply</td>
</tr>
</tbody>
</table>

Prescriptions*

- Tier 1 - Typically Generic: 20% coinsurance payment after deductible for up to a 90-day supply at Retail or Mail Order pharmacies
- Tier 2 - Typically Preferred Brands: 20% coinsurance payment after deductible for up to a 90-day supply at Retail or Mail Order pharmacies
- Tier 3 - Typically Non-Preferred Brand Drugs: 20% coinsurance payment after deductible for up to a 90-day supply at Retail or Mail Order pharmacies
- Tier 4 - Typically Specialty Drugs: 20% coinsurance payment after deductible for up to a 30-day supply at Retail or Mail Order pharmacies

*CU Health Plan - Medicare pays primary for prescriptions.

Use your plan
What's covered?

- CU Health Plan - Medicare Benefits Coverage Summary [2] (15 pages)
- CU Health Plan - Medicare full benefits booklet [3] (93 pages)
- Summary annual report and notice of creditable drug coverage: Medicare Part D [4]
- Privacy Notice [5]
- Glossary of Health Coverage and Medical Terms [6]

Find a doctor

See a list of covered providers on Anthem?s microsite [9], or call 1-800-735-6072.

Find a pharmacy

Visit Anthem?s microsite [9] to login to your account and search for pharmacies near you in your network.

Claim Assistance

If you are having trouble filing a claim, call 1-800-735-6072 to speak with an Anthem representative.

If a claim has been rejected, call 303-860-4200, option 3, and an Employee Services benefits professional will help you examine your options.

When does my coverage end?

Your coverage will run from July 1 to June 30 of the following year. Before the plan year ends, you will have an opportunity to either continue coverage with this plan or elect for a different plan during Open Enrollment.

Address Changes

To change your address, phone number and email:

1. Log in to your campus portal at my.cu.edu [10].
2. Select the NavBar in the right-hand corner.
3. Select the CU Resources link.
4. Under the My Info and Pay menu, select Employee Profile. Here, you can update your addresses, phone numbers, emergency contacts, email addresses and more.

ID Cards

- When will I receive my ID card?
  - ID cards will be sent to new enrollees in the mail after July 1, the start of the plan year.
Who will send my ID card?
- Anthem sends out plan cards to members.

How do I get a new ID card? What if I lost my card?
- All members can go to the Anthem website and log in to their account. From there, members can access their ID and coverage information and request a new card.

CU Health Plan - Alternative Medicare Payment

Plan overview:

Type of Plan: Plan Payment

Provider: CU

This is not a medical insurance plan. It is available to Medicare-eligible surviving spouses who participate in the CU 401(a) Retirement Plan (non-PERA Retirees). They receive a monthly payment to assist in paying costs of Medicare or other insurance costs.

Features and Considerations:

- You receive a monthly payment from CU to help with healthcare costs after retirement.
- It is available for Medicare-eligible surviving spouses.
- Dependent children do not receive coverage.
- This is not a medical insurance plan, but it is a plan option.

Choose your plan

What's covered?

- Summary annual report and notice of creditable drug coverage: Medicare Part D

Review Monthly Rates

Alternate Medicare Payment

AMP provides a monthly check in the amount listed below

Surviving Spouse
$108.40

- Compare rates with this option and available plans.

- Plan Comparison

Get an apples-to-apples look at CU’s four health plans with our Plan Comparison.
Use your plan

When does my coverage end?

Your coverage will run from July 1 to June 30 of the following year. Before the plan year ends, you will have an opportunity to either continue coverage with this option or elect for a different plan during Open Enrollment.

Address Changes

To change your address, phone number and email:

1. Log in to your campus portal at my.cu.edu.
2. Select the NavBar in the right-hand corner.
3. Select the CU Resources link.
4. Under the My Info and Pay menu, select Employee Profile. Here, you can update your addresses, phone numbers, emergency contacts, email addresses and more.

Take a bite into CU’s Medicare-eligible dental plan, Dental Premier

Plan overview:

This Delta Dental plan is only available to Medicare-eligible surviving spouses and gives its members access to both the Delta Premier and Preferred Provider Option (PPO) networks. You can still choose any dentist you like, but your out-of-pocket costs are typically lower with PPO network providers.

Once you meet your $25 per person plan deductible, you will only be responsible for a percentage of your covered care costs (aka, coinsurance).

Features and Considerations:

- Periodontal cleanings are fully covered.
- Posterior composites are included in coverage.
- Diagnostic and preventative services do not accumulate toward your annual benefit maximum. This means that routine cleanings, x-rays, oral evaluations and more may be free of charge and do not affect paying for additional services.

Choose your plan
What's covered?

- CU Health Plan - Dental Premier Benefits Coverage Summary
- CU Health Plan - Dental Premier full benefits booklet

Review Monthly Rates (for those who receive 100% CU contribution)

<table>
<thead>
<tr>
<th>Survival Spouse</th>
<th>Surviving Spouse + Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$45.83</td>
<td>$89.42</td>
</tr>
</tbody>
</table>

- Compare rates for this plan and others

Coverage area

Members have access to both the Delta Premier and Preferred Provider Option (PPO) networks. They may choose any dentist, but out-of-pocket costs are typically lower with PPO providers.

Common fees

- Deductible: $25 per person (Does not apply to children under age 13 on the Right Start 4 Kids benefit)
- Plan-year maximum benefit: $1,250 per person
- Preventative & Diagnostic Services: PPO network provider: 0% coinsurance payment. Will not count against the plan year maximum.
- Basic Services: Premier or out-of-network provider: 20% coinsurance payment.
- Major Services: 50% coinsurance payment.

Use your plan

Find a dentist

Visit Delta Dental's CU microsite to find a network provider near you.

Claims Assistance

Contact a Delta Dental representative at 1-800-610-0201 or customer_service@ddpc.com.
If a claim has been rejected, you can call 303-860-4200, option 3, to discuss your options with an Employee Services benefits professional.

**When does my coverage end?**

Your coverage will run from July 1 to June 30 the following year. Before the plan year ends, you will have an opportunity to either continue coverage with this plan or elect for a different plan during Open Enrollment.

**Address Changes**

To change your address, phone number and email:

1. Log in to your campus portal at [my.cu.edu](https://www.cu.edu/employee-services/benefits/surviving-spouses/medicare-eligible).
2. Select the **NavBar** in the right-hand corner.
3. Select the **CU Resources** link.
4. Under the **My Info and Pay** menu, select **Employee Profile**. Here, you can update your addresses, phone numbers, emergency contacts, email addresses and more.

**ID Cards**

- **When will I receive my ID card?**
  - ID cards will be sent to new enrollees in the mail after July 1, the start of the plan year.
- **Who will send my ID card?**
  - Delta Dental sends out plan cards to members in bright-green envelopes to avoid accidentally misplacing your card.
- **How do I get a new ID card?**
  - All members can go to the Delta Dental website and create an [online subscriber account](https://www.cu.edu/docs/cu-health-plan-medicare-benefits-summary). From there, members can access their ID information and print out a new one.
  - In addition, members can access their ID card on the go with the [Delta Dental app](https://www.cu.edu/docs/cu-health-plan-medicare-benefits-booklet). All they need is an account to get started.
- **What is my subscriber ID number?**
  - Your Delta Dental subscriber ID number is 888 + your six-digit employee ID number (ex: 888123456)

**Groups audience:**

Employee Services

**Right Sidebar:**

ES: Benefits Contact

**Source URL:** [https://www.cu.edu/employee-services/benefits/surviving-spouses/medicare-eligible](https://www.cu.edu/employee-services/benefits/surviving-spouses/medicare-eligible)

**Links:**

[1] [https://www.cu.edu/employee-services/benefits/surviving-spouses/medicare-eligible](https://www.cu.edu/employee-services/benefits/surviving-spouses/medicare-eligible)
[5] [https://www.cu.edu/docs/notice-privacy-practices](https://www.cu.edu/docs/notice-privacy-practices)
[6] [https://www.cu.edu/docs/glossary-health-coverage-and-medical-terms](https://www.cu.edu/docs/glossary-health-coverage-and-medical-terms)