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401(a) Medicare Eligible Retirees [1]

2027 plan year information

This page provides details about the 2027 benefits plan year. For plan year 2026 information (ending Dec. 31, 2026), visit the Retiree 401(a) Medicare Eligible page [2].

These benefits are for employees who participated in the University of Colorado 401(a) Retirement Plan, have officially retired from the university and are eligible for Medicare. Learn more [3].

What plans am I eligible for?

Status	Medical plans	Dental plans	Life insurance

Medicare eligible retiree & dependent(s) **Dependent** **An 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.** [4]	CU Health Plan - Medicare OR Alternate Medicare Payment	Delta Dental Premier	Basic Term Life Optional Term Life

Retiree or dependent Dependent An 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. [4] **is/or becomes Medicare eligible**	CU Health Plan - Medicare Alternate Medicare Payment (if retiree is Medicare eligible) OR CU Health Plan - Medicare/High Deductible (Over/Under*)	Delta Dental Premier	Basic Term Life Optional Term Life

*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. Over/Under plan rates are subject to change twice a year based on each plan's renewal date: Jan. 1 for CU Medicare plans and July 1 for the CU Health Plan — High Deductible.

Click on a tile to learn more about medical and dental plans



[5]



[6]



[7]



[8]

Plan rates

See what you'll pay each month.

Learn more [9]

Life insurance

For details on your life insurance options, pages for:

- Basic Term Life [10]

- Optional Term Life [11]

Groups audience:
Employee Services
Right Sidebar:
ES: Benefits & Wellness - Dual Coverage Retiree

Source URL:https://www.cu.edu/employee-services/cu-medicare-open-enrollment/401a-medicare-eligible-retirees

Links
[1] https://www.cu.edu/employee-services/cu-medicare-open-enrollment/401a-medicare-eligible-retirees [2] https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-medicare-eligible [3] https://www.cu.edu/docs/fact-sheet-retirees-401a-medicare [4] https://www.cu.edu/es-benefits-glossary/dependent [5] https://www.cu.edu/employee-services/cu-medicare-open-enrollment/401a-medicare-eligible-retirees/medicare [6] https://www.cu.edu/employee-services/cu-medicare-open-enrollment/401a-medicare-eligible-retirees/high-deductible [7] https://www.cu.edu/employee-services/open-enrollment/401a-medicare-eligible-retirees/alternate-medical-payment [8] https://www.cu.edu/employee-services/cu-medicare-open-enrollment/401a-medicare-eligible-retirees/premier [9] https://www.cu.edu/employee-services/benefits-wellness/cu-medicare-enrollment/cu-medicare-monthly-rate-sheets [10] https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-medicare-eligible/basic-term-life [11] https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-medicare-eligible/optional-term-life