

Non-Medicare-eligible surviving spouses ^[1]

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. Review the [Surviving Spouse fact sheet](#) ^[2].

Which plans am I eligible for?

Status	Medical plans	Dental plans
Non-Medicare eligible surviving spouse & dependent(s)	CU Health Plan - Exclusive	Delta Essential OR
	CU Health Plan - High Deductible	
	CU Health Plan - Pathway	Delta Choice
	CU Health Plan - Kaiser	

Status	Medical plans	Dental plans
<u>Surviving spouse or dependent is/or becomes Medicare eligible</u> ^[3]	CU Health Plan - Medicare	
	Alternate Medicare Payment (if Surviving Spouse is Medicare eligible - dependents not eligible)	Delta Dental Premier
	OR	
	CU Health Plan - Medicare/High Deductible (Over/Under*)	

***What if my 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 eligible for Medicare?** When at least one member is eligible for Medicare and at least one other member is non-Medicare eligible, the Over/Under option becomes available. The Medicare eligible member will be covered under CU Health Plan - Medicare ^[5] and the non-Medicare eligible member will be covered under CU Health Plan - High Deductible.

Click on a tile to learn more about your benefits

Medical plans

EXCLUSIVE



[6]

HIGH DEDUCTIBLE



[7]



[8]

PATHWAY



How to choose a plan

The Benefits Toolkit can show you what factors to consider.

[Learn more](#) [10]

Compare plans

Compare CU's medical plans
side-by-side.

[Get started](#) [11]

[Quick plan comparison](#) [12]

Plan premiums

See what you'll pay each month
for CU's medical plans.

[Plan rates](#) [13]

Dental plans



[14]



[15]

All plans include following coverage:

- 100% preventative care coverage and four yearly cleanings (regular and periodontal)
- Two yearly fluoride treatments (all ages)
- Right Start 4 Kids Program [16]

Groups audience:

Employee Services

Right Sidebar:

ES: Benefits & Wellness - OE Enrollment Tool

ES: Benefits & Wellness - OE Resources

Source URL:<https://www.cu.edu/employee-services/open-enrollment/non-medicare-eligible-surviving-spouses>

Links

- [1] <https://www.cu.edu/employee-services/open-enrollment/non-medicare-eligible-surviving-spouses>
- [2] <https://www.cu.edu/docs/fact-sheet-surviving-spouses>
- [3] <https://www.cu.edu/employee-services/benefits-wellness/surviving-spouse/surviving-spouse-medicare-eligible>
- [4] <https://www.cu.edu/es-benefits-glossary/dependent>
- [5] <https://www.cu.edu/employee-services/benefits-wellness/surviving-spouse/surviving-spouse-medicare-eligible/medicare>
- [6] <https://www.cu.edu/employee-services/open-enrollment/non-medicare-eligible-surviving-spouses/exclusive>
- [7] <https://www.cu.edu/employee-services/open-enrollment/non-medicare-eligible-surviving-spouses/high-deductible>
- [8] <https://www.cu.edu/employee-services/open-enrollment/non-medicare-eligible-surviving-spouses/kaiser>
- [9] <https://www.cu.edu/employee-services/open-enrollment/non-medicare-eligible-surviving-spouses/pathway>
- [10] <https://www.cu.edu/employee-services/open-enrollment/benefits-toolkit>
- [11] https://www.cusys.edu/plans/compare/ss_2025/
- [12] <https://www.cu.edu/doc/fy26-plan-design-comparison-finalpdf>
- [13] <https://www.cu.edu/employee-services/open-enrollment/monthly-rates>
- [14] <https://www.cu.edu/employee-services/open-enrollment/non-medicare-eligible-surviving-spouses/essential>
- [15] <https://www.cu.edu/employee-services/open-enrollment/non-medicare-eligible-surviving-spouses/choice>
- [16] <https://www.cu.edu/docs/right-start-4-kids-information>