

401(a) Non-Medicare eligible retirees ^[1]

2026–27 plan year information

This page provides details about the **2026–27 benefits plan year**. For plan year 2025–26 (ending June 30, 2026) information, visit the [Benefits & Wellness 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 not eligible for Medicare. [Learn more](#) ^[3].

What plans am I eligible for?

Status

Medical plans

Dental plans

Life insurance

Non-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 - Exclusive

CU Health Plan - High Deductible

CU Health Plan - Pathway

CU Health Plan - Kaiser

Delta Essential

OR

Delta Choice

Basic Term Life

Optional Term Life

<u>Retiree or dependent is/or becomes Medicare eligible</u> <small>[5]</small>	CU Health Plan - Medicare		
	Alternate Medicare Payment (if retiree is Medicare eligible)	Delta Dental Premier	Basic Term Life Optional Term Life
	OR		
	CU Health Plan - Medicare/High Deductible (Over/Under*)		

***What if my dependent/DependentAn 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 [6] and the non-Medicare eligible member will be covered under CU Health Plan - High Deductible [7].

Click on a tile to learn more about your 2026–27 benefits

Medical plans

EXCLUSIVE



[8]

HIGH DEDUCTIBLE



[7]



[9]

PATHWAY



How to choose a plan

The Benefits Toolkit can show you what factors to consider.

[Learn more](#) [11]

Compare plans

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

[Get started](#) [12]

[Quick plan comparison](#) [13]

Plan premiums

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

[Plan rates](#) [14]

Dental plans



[15]



[16]

All plans include following coverage:

- 100% Preventive care coverage and four yearly cleanings (regular and periodontal)
 - Two yearly fluoride treatments (all ages)
 - Right Start 4 Kids Program [17]
-

Life insurance

For details on your life insurance options, see the [Basic Term Life](#) ^[18] and [Optional Term Life](#) ^[19] pages.

Retiring soon? See your options ^[20] for current plan year **Plan Year** **The date span from July 1 to June 30.** ^[21], ending June 30.

Groups audience:

Employee Services

Right Sidebar:

ES: Benefits & Wellness - OE Enrollment Tool

ES: Benefits & Wellness - OE Resources

ES: Benefits & Wellness - Dual Coverage Retiree

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

Links

[1] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees>

[2] <https://www.cu.edu/employee-services/benefits-wellness> [3] <https://www.cu.edu/docs/fact-sheet-retirees-401a-non-medicare> [4] <https://www.cu.edu/es-benefits-glossary/dependent>

[5] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-medicare-eligible>

[6] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-medicare-eligible/cu-health-plan-medicare> [7] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/high-deductible> [8] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/exclusive> [9] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/kaiser> [10] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/pathway> [11] <https://www.cu.edu/employee-services/open-enrollment/benefits-toolkit>

[12] https://www.cusys.edu/plans/compare/retiree_2026/ [13] <https://www.cu.edu/doc/fy27-plan-design-comparison-final-facstaffpdf> [14] <https://www.cu.edu/employee-services/open-enrollment/monthly-rates>

[15] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/essential> [16] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/choice> [17] <https://www.cu.edu/docs/right-start-4-kids-information>

[18] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/basic-term-life> [19] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/optional-term-life> [20] <https://www.cu.edu/employee-services/benefits-wellness/retiree> [21] <https://www.cu.edu/es-benefits-glossary/plan-year>

[21] <https://www.cu.edu/es-benefits-glossary/plan-year>

<https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/pathway> [11] <https://www.cu.edu/employee-services/open-enrollment/benefits-toolkit>

[12] https://www.cusys.edu/plans/compare/retiree_2026/ [13] <https://www.cu.edu/doc/fy27-plan-design-comparison-final-facstaffpdf> [14] <https://www.cu.edu/employee-services/open-enrollment/monthly-rates>

[15] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/essential> [16] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/choice> [17] <https://www.cu.edu/docs/right-start-4-kids-information>

[18] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/basic-term-life> [19] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/optional-term-life> [20] <https://www.cu.edu/employee-services/benefits-wellness/retiree> [21] <https://www.cu.edu/es-benefits-glossary/plan-year>

[21] <https://www.cu.edu/es-benefits-glossary/plan-year>

<https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/pathway> [11] <https://www.cu.edu/employee-services/open-enrollment/benefits-toolkit>

[12] https://www.cusys.edu/plans/compare/retiree_2026/ [13] <https://www.cu.edu/doc/fy27-plan-design-comparison-final-facstaffpdf> [14] <https://www.cu.edu/employee-services/open-enrollment/monthly-rates>

[15] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/essential> [16] <https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/choice> [17] <https://www.cu.edu/docs/right-start-4-kids-information>

[18] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/basic-term-life> [19] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-401a-non-medicare-eligible/optional-term-life> [20] <https://www.cu.edu/employee-services/benefits-wellness/retiree> [21] <https://www.cu.edu/es-benefits-glossary/plan-year>

[21] <https://www.cu.edu/es-benefits-glossary/plan-year>

<https://www.cu.edu/employee-services/open-enrollment/retirees/401a-non-medicare-eligible-retirees/pathway> [11] <https://www.cu.edu/employee-services/open-enrollment/benefits-toolkit>