

## **PERA Non-Medicare eligible retirees** <sup>[1]</sup>

These benefits are for employees who participated in the University of Colorado PERA Retirement Plans, have officially retired with PERA from the university and are not eligible for Medicare. [Learn more](#) <sup>[2]</sup>.

### **What plans am I eligible for?**

Status	Medical plans	Dental plans	Life insurance
<b><u>Non-Medicare Eligible Retiree &amp; Dependent(s) Dependent</u></b> <b><u>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.</u></b> <sup>[3]</sup>	CU Health Plan - Exclusive  CU Health Plan - High Deductible  CU Health Plan - Kaiser  CU Health Plan - Pathway	   Delta Essential  OR  Delta Choice	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.** <sup>[3]</sup>  
**is/or becomes**  
**Medicare eligible**

The University does not offer any medical/dental benefits for PERA retirees and/or dependents who are or become Medicare eligible. PERA retirees must contact PERA for health coverage options.

Basic Term  
Life

Optional  
Term Life

**Click on a tile to learn more about your benefits**

**Medical plans**

**EXCLUSIVE**



[4]

**HIGH DEDUCTIBLE**



[5]



[6]

# PATHWAY



## How to choose a plan

The Benefits Toolkit can show you what factors to consider.

[Learn more](#) [8]

## Compare plans

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

[Get started](#) [9]

[Quick plan comparison](#) [10]

## Plan premiums

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

[Plan rates](#) [11]

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## Dental plans



[12]



[13]

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 [14]

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## Life Insurance

For details on your life insurance options, see the [Basic Term Life](#) <sup>[15]</sup> and [Optional Term Life](#) <sup>[16]</sup> pages.

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**Retiring soon?** [See your options](#) <sup>[17]</sup> for current plan year [Plan Year](#) <sup>[18]</sup> The date span from July 1 to 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

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

### Links

[1] <https://www.cu.edu/employee-services/open-enrollment/retirees/pera-non-medicare-eligible-retirees>  
[2] <https://www.cu.edu/docs/fact-sheet-retirees-pera-non-medicare> [3] <https://www.cu.edu/es-benefits-glossary/dependent> [4] <https://www.cu.edu/employee-services/open-enrollment/retirees/pera-non-medicare-eligible-retirees/exclusive> [5] <https://www.cu.edu/employee-services/open-enrollment/retirees/pera-non-medicare-eligible-retirees/high-deductible> [6] <https://www.cu.edu/employee-services/open-enrollment/retirees/pera-non-medicare-eligible-retirees/kaiser> [7] <https://www.cu.edu/employee-services/open-enrollment/retirees/pera-non-medicare-eligible-retirees/pathway> [8] <https://www.cu.edu/employee-services/open-enrollment/benefits-toolkit>  
[9] [https://www.cusys.edu/plans/compare/retiree\\_2025/](https://www.cusys.edu/plans/compare/retiree_2025/) [10] <https://www.cu.edu/doc/fy26-plan-design-comparison-finalpdf> [11] <https://www.cu.edu/employee-services/open-enrollment/monthly-rates>  
[12] <https://www.cu.edu/employee-services/open-enrollment/retirees/pera-non-medicare-eligible-retirees/essential> [13] <https://www.cu.edu/employee-services/open-enrollment/retirees/pera-non-medicare-eligible-retirees/choice> [14] <https://www.cu.edu/docs/right-start-4-kids-information>  
[15] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-pera-non-medicare-eligible/basic-term-life> [16] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-pera-non-medicare-eligible/optional-term-life> [17] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-pera-non-medicare-eligible> [18] <https://www.cu.edu/es-benefits-glossary/plan-year>