

PERA 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 PERA Retirement Plans, have officially retired with PERA 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
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**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 -
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. ^[4]
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 2026–27 benefits

Medical plans

EXCLUSIVE



[5]

HIGH DEDUCTIBLE



[6]



[7]

PATHWAY



[8]

How to choose a plan

The Benefits Toolkit can show you what factors to consider.

[Learn more](#) [9]

Compare plans

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

[Get started](#) [10]

[Quick plan comparison](#) [11]

Plan premiums

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

[Plan rates](#) [12]

Dental plans



[13]



[14]

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 [15]

Life Insurance

For details on your life insurance options, see the [Basic Term Life](#) [16] and [Optional Term Life](#) [17] pages.

Retiring soon? See your options [18] for current plan year [Plan Year](#) [The date span from July 1 to June 30.](#) [19], 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/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/employee-services/benefits-wellness> [3] <https://www.cu.edu/docs/fact-sheet-retirees-pera-non-medicare> [4] <https://www.cu.edu/es-benefits-glossary/dependent>
[5] <https://www.cu.edu/employee-services/open-enrollment/retirees/pera-non-medicare-eligible-retirees/exclusive> [6] <https://www.cu.edu/employee-services/open-enrollment/retirees/pera-non-medicare-eligible-retirees/high-deductible> [7] <https://www.cu.edu/employee-services/open-enrollment/retirees/pera-non-medicare-eligible-retirees/kaiser> [8] <https://www.cu.edu/employee-services/open-enrollment/retirees/pera-non-medicare-eligible-retirees/pathway> [9] <https://www.cu.edu/employee-services/open-enrollment/benefits-toolkit> [10] https://www.cusys.edu/plans/compare/retiree_2026/
[11] <https://www.cu.edu/doc/fy27-plan-design-comparison-final-facstaffpdf> [12] <https://www.cu.edu/employee-services/open-enrollment/monthly-rates> [13] <https://www.cu.edu/employee-services/open-enrollment/retirees/pera-non-medicare-eligible-retirees/essential>
[14] <https://www.cu.edu/employee-services/open-enrollment/retirees/pera-non-medicare-eligible-retirees/choice> [15] <https://www.cu.edu/docs/right-start-4-kids-information> [16] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-pera-non-medicare-eligible/basic-term-life> [17] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-pera-non-medicare-eligible/optional-term-life> [18] <https://www.cu.edu/employee-services/benefits-wellness/retiree/retiree-pera-non-medicare-eligible> [19] <https://www.cu.edu/es-benefits-glossary/plan-year>