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## EMPLOYEE SERVICES

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## Surviving Spouse Benefits <sup>[1]</sup>

[Download the surviving spouse cost sheet.](#) <sup>[2]</sup>

- [Medical](#)
- [Dental](#)
- [Forms](#)

## Non-Medicare Eligible under 65

### Medical Plan Comparison Tool

Use this tool to compare some features of the medical plans you may be eligible to participate in. Please review the Summary of Benefits and Benefits Booklets below for more in-depth information.

[Plan Comparison Tool](#) <sup>[3]</sup>

## CU Health Plan - Exclusive

### Type of Plan: HMO

Under this plan, you can join one of three regional health care networks: Central, North or South. You make this selection by first choosing your primary care physician; the region in which that physician practices will dictate the regional network into which you'll be placed to receive health care services.

### Features and Considerations

- You'll have access to the medical professionals, services and facilities within your network.

- With few exceptions, your Exclusive Plan covers you for services performed only within your regional network, and its covered hospitals and facilities.
- You get full access to Exclusive network pharmacies, such as University of Colorado Health pharmacies?including its Mail Order Prescription Service?and Anthem-covered retail pharmacies.
- If you have dependents covered by this plan who will be living out-of-state during the 2016-17 plan year, you may enroll them in CU Health Plan - Exclusive Guest Membership for additional, temporary coverage in participating states.

#### Documents:

- [Summary of Benefits and Coverage](#) [4]
- [Benefits Booklet](#) [5]
- [Medicare Part D: Creditable Coverage Notice](#) [6]
- [Privacy Notice](#) [7]
- [Glossary of Health Coverage and Medical Terms](#) [8]

[Find a doctor](#) [9]

## CU Health Plan - High Deductible

### Type of Plan: PPO

This plan gives you broad access to health care services inside and outside of your network?but requires that you first meet your deductible. While you'll be responsible for meeting a deductible before your plan will begin covering services, all preventive care is covered at 100 percent in most cases and is not subject to the plan deductible. Once you've satisfied the deductible, you'll be responsible for paying coinsurance for care. This plan offers a national network of providers and facilities.

### Features and Considerations

- You may pair this plan with a CU health savings account through Wells Fargo. This means you can set aside funds in a health savings account to pay for non-reimbursed, qualified health care expenses.
- Preventive care is automatically covered under the plan and not subject to your deductible.
- This plan does not include vision coverage, but you can purchase this coverage separately through Anthem's Blue View Vision service.
- This plan doesn't have a list of covered medications (aka, formulary), and some medication may require pre-authorization before it can be dispensed. You can always use the University of Colorado Health's Mail Order Prescription Service to have your medication delivered to you.

#### Documents:

- [Summary of Benefits and Coverage](#) [10]
- [Benefits Booklet](#) [11]

- [Medicare Part D: Creditable Coverage Notice](#) [6]
- [Privacy Notice](#) [7]
- [Glossary of Health Coverage and Medical Terms](#) [8]

[Find a doctor](#) [12]

## CU Health Plan - Kaiser

### Type of Plan: EPO

Under this plan, you'll gain access to care at all Kaiser facilities. You don't need to select a primary care physician to receive care. While you'll have a copay, you won't be responsible for a deductible.

Out-of-network care is not covered under this plan, except for emergency and/or urgent care.

### Features and Considerations

- Services may differ depending upon your coverage area.

### Documents:

- [Summary of Benefits and Coverage](#) [13]
- [Benefits Booklet](#) [14]
- [Medicare Part D: Creditable Coverage Notice](#) [6]
- [Privacy Notice](#) [7]
- [Glossary of Health Coverage and Medical Terms](#) [8]

[Find a doctor](#) [15]

## Medicare Eligible and Non-Medicare eligible under age 65

Surviving spouses who need coverage for Medicare-eligible family members and/or family members younger than 65 may combine the CU Health Plan - Medicare with the CU Health Plan - High Deductible.

Medicare-eligible surviving spouses also may select the Alternate Medicare Payment option (AMP). This is a monthly cash payment to offset medical plan costs of your non-CU Medicare Risk or Medicare-eligible plan?not a medical insurance plan.

## Medicare Eligible, 65 and over

### CU Health Plan - Medicare

## **Type of Plan: PPO**

This plan is open to Medicare-eligible retirees and their spouses who are enrolled in Medicare parts A and B.

After meeting their deductibles, members pay a share of the cost for services?generally around 20 percent.

### **Features and Considerations:**

- You cannot participate in this plan if you're not already enrolled in Medicare parts A and B.
- You can see specialists without referrals.

### **Documents:**

- [Summary of Benefits and Coverage](#) [16]
- [Benefits Booklet](#) [17]
- [Medicare Part D: Creditable Coverage Notice](#) [18]
- [Privacy Notice](#) [7]
- [Glossary of Health Coverage and Medical Terms](#) [8]

[CU Health Plan - Medicare Microsite](#) [19]

## **Alternate Medicare Payment**

Note: This is not a medical insurance plan. It is available for Medicare-eligible retirees and their spouses who participate in the CU 401(a) Retirement Plan (non-PERA Retirees)

### **Features and Considerations:**

- a monthly cash payment to offset Medicare medical plan costs
- available for Medicare-eligible retirees and their spouses
- no dependent children coverage available
- Again, this is not a medical insurance plan, but it is a plan option.

[Dental Plan Comparison Guide](#) [20]

## **Under 65**

### **CU Health Plan EPO (Exclusive Panel Option)**

The Exclusive Panel Option may be a good choice for you if you're looking for an affordable

plan with predictable out-of-pocket costs. Coverage is provided only when you visit a Colorado Delta Dental PPO dentists, meaning this is an excellent option if you don't have an established relationship with a dentist or are already seeing a PPO network dentist. This plan also features enhanced orthodontia benefits and no deductible.

#### **Documents:**

- [Summary of Benefits](#) [21]
- [Benefits Booklet](#) [22]

[Find a dentist](#) [23]

## **CU Health Plan - Dental PPO (Preferred Provider Option)**

The PPO plan offers convenience, flexibility and choice with coverage provided when you visit a Delta Dental PPO, Premiere or out-of-network dentist. You'll see the most savings when you visit a PPO dentist, but you'll still be covered if you have an established relationship with and wish to continue using a dentist who is part of the Premier network or who is not a part of the Delta Dental network. Additionally, the PPO plan has an added benefit of implant coverage.

#### **Documents:**

- [Summary of Benefits](#) [24]
- [Benefits Booklet](#) [25]

[Find a dentist](#) [23]

## **Over 65**

### **CU Health Plan - Dental Premier Retiree Plan**

This surviving spouse dental plan gives its members access to the premier dentists within the Delta Dental provider network.

#### **Documents:**

- [Benefits booklet](#) [26]

[Delta Dental's CU](#) [23] [Microsite](#) [23]

## **Benefits Forms for Surviving Spouses**

## **Medical & Dental**

- **Enrollment/Change form** [27]

## Expenses & Deductions

**Banking Authorization Form, with instructions** [28]

## Personal Information

**Address, Phone, Email Change: Former Employee/Surviving Spouse/SGDP** [29]

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Employee Services

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ES: Benefits Contact

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**Source URL:** <http://www.cu.edu/employee-services/surviving-spouse-benefits>

### Links:

- [1] <http://www.cu.edu/employee-services/surviving-spouse-benefits>
- [2] <http://www.cu.edu/doc/surviving-spouse-insurance-rate-comparison-chart-1.pdf>
- [3] <http://www.cu.edu/employee-services/medical-plan-comparison-tool-2016-17>
- [4] <http://www.cu.edu/doc/exclusive-benefits-summary-2016-17-1.pdf>
- [5] <http://www.cu.edu/doc/exclusive-benefits-booklet-2016-17-1.pdf>
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- [9] [https://www11.anthem.com/cuhealthplan/cuhp\\_exclusive.html](https://www11.anthem.com/cuhealthplan/cuhp_exclusive.html)
- [10] <http://www.cu.edu/doc/high-deductible-benefits-summary-2016-17-1.pdf>
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- [12] [https://www11.anthem.com/cuhealthplan/cuhp\\_highded.html](https://www11.anthem.com/cuhealthplan/cuhp_highded.html)
- [13] <http://www.cu.edu/doc/kaiser-benefits-summary-2016-17-1.pdf>
- [14] <http://www.cu.edu/doc/kaiser-benefits-booklet-2016-17-3.pdf>
- [15] [https://my.kp.org/universityofcolorado/?kp\\_shortcut\\_referrer=kp.org%2Fcuhealthplan](https://my.kp.org/universityofcolorado/?kp_shortcut_referrer=kp.org%2Fcuhealthplan)
- [16] <http://www.cu.edu/doc/medicare-benefits-summary-2016-17-2.pdf>
- [17] <http://www.cu.edu/sites/default/files/medicare-benefits-booklet-2015-16.pdf>
- [18] <http://www.cu.edu/sites/default/files/pages/75473-medicare-part-d-creditable-coverage-notice/docs/medicared15-16.pdf>
- [19] [https://www11.anthem.com/cuhealthplan/cuhp\\_medicare.html](https://www11.anthem.com/cuhealthplan/cuhp_medicare.html)
- [20] <http://www.cu.edu/doc/dental-comparison-2016-17.pdf>
- [21] <http://www.cu.edu/doc/dental-epo-benefits-summary-2016-17-1.pdf>
- [22] <http://www.cu.edu/doc/dental-epo-benefits-booklet-2016-17-1.pdf>
- [23] <http://www.deltadentalco.com/CU/>
- [24] <http://www.cu.edu/doc/dental-ppo-benefits-booklet-2016-17-1.pdf>
- [25] <http://www.cu.edu/doc/dental-ppo-benefits-summary-2016-17-1.pdf>
- [26] <http://www.cu.edu/sites/default/files/dental-premier-benefits-booklet-2016-17.pdf>
- [27] <http://www.cu.edu/doc/benefits-enrollment-form-2016-2017-surviving-spouse.pdf>
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