

## **Retirement Ready** <sup>[1]</sup>

### **Ready to retire? Let's get started.**

Retirement decisions are among the most important you'll ever make, and the key to success includes a well thought-out plan. We have all of the information and resources you need to begin on your path to retirement from the University of Colorado.

**Choose the mandatory retirement plan  
you participate in from the options below**

University of Colorado 401(a)

PERA Defined Benefit

**Save more with a voluntary plan**

# 401(a) RETIREE



# PERA RETIREE



# VOLUNTARY RETIREMENT PLANS



[4]

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## Related Resources

Below, we have a collection of Medicare and Social Security information to supplement your plan-specific retirement information.

### Social Security

[Social Security website](#) [5]

[Social Security Retirement Benefits 2025](#) [6]

[Survivor Benefits](#) [7]

[Government Pension Offset](#) <sup>[8]</sup>

[Windfall Elimination Provision](#) <sup>[9]</sup>

[Disability Benefits](#) <sup>[10]</sup>

[Who do I contact – Social Security or Medicare?](#) <sup>[11]</sup>

[How to Apply Online for Medicare Only](#) <sup>[12]</sup>

[How to Apply for Medicare Part B During Your Special Enrollment Period](#) <sup>[13]</sup>

## **Medicare**

[Medicare website](#) <sup>[14]</sup>

[Still working? See if you need to enroll in Medicare yet.](#) <sup>[15]</sup>

[A Quick Look at Medicare](#) <sup>[16]</sup>

[Medicare: Getting Started](#) <sup>[17]</sup>

[2025 Medicare Costs](#) <sup>[18]</sup>

[How to Apply for Medicare Part B During Your Special Enrollment Period](#) <sup>[19]</sup>

[Understanding Medicare Advantage Plans](#) <sup>[20]</sup>

[Getting Started: Medicare Supplement Insurance](#) <sup>[21]</sup>

[Staying Healthy: Medicare's Preventive Services](#) <sup>[22]</sup>

[Medicare Coverage Outside the United States](#) <sup>[23]</sup>

[Who do I contact – Social Security or Medicare?](#) <sup>[24]</sup>

[How to Apply Online for Medicare Only](#) <sup>[12]</sup>

Colorado SHIP (State Health Insurance Assistance Program) <sup>[25]</sup> helps Medicare enrollees navigate the Medicare system and provides free, unbiased and individualized information. Housed within the Division of Insurance, Colorado SHIP has 17 local locations at partner agencies around the state. Additionally, the Colorado Senior Medicare Patrol or SMP (1-800-503-5190, [dora\\_seniormedicarepatrol@state.co.us](mailto:dora_seniormedicarepatrol@state.co.us) <sup>[26]</sup>), helps Medicare beneficiaries, their families, and caregivers to prevent, detect and report health care fraud, errors and abuse.

[Colorado SHIP Assistance & Locations \(by County\)](#) <sup>[27]</sup>

### **Groups audience:**

Employee Services

## Right Sidebar:

### ES: Benefits & Wellness - Retirement Contact

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**Source URL:**<https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/retirement-ready>

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