

## Medical Continuation for Retiring Members

*If you plan to retire before age 65, before you are eligible for Medicare, please contact the Board of Pensions to discuss your eligibility to continue medical coverage through the Medical Continuation Program. To subscribe, you will need to complete the Medical Continuation Subscription or Waiver form and meet eligibility requirements. You may obtain this form and further information by visiting [Pensions.org](http://Pensions.org) or calling the Board of Pensions at 800-773-7752 (800-PRESPLAN).*

*Please note: Affiliated Benefits Program (ABP) employers may establish their own provisions regarding eligibility for retiree medical coverage before (but not after) they enroll in the Affiliated Benefits Program. If so, their provisions apply to members retiring under their coverage; if not, the Board's eligibility provisions, listed below, apply.*

### Purpose

The Medical Continuation Program provides continuous coverage for eligible members who are retiring and therefore terminating coverage under the Medical Plan for active members. If you are eligible, you may subscribe for Medical Continuation coverage until you are eligible for Medicare and Medicare Supplement.

**Important!** There is a **continuous coverage requirement** in order to subscribe for Medical Continuation (or Medicare Supplement) coverage. *If you are eligible and do not immediately subscribe for either coverage, you will not be eligible to subscribe later unless you file a **waiver** now.*

### Eligibility

Members age 55 or older who are participating in the Benefits Plan and their spouses, ex-spouses, and children may be eligible for Medical Continuation.

The following may subscribe:

- members who meet the Rule of 70 (members who do not meet this requirement are eligible for 18 months of coverage only)
- surviving and divorced spouses of members who met/meet the Rule of 70 who have maintained continuous coverage (18 months of coverage only when Rule of 70 is not met)
- spouses and children who meet the eligibility requirements even if the member does not subscribe (18 months of coverage only when Rule of 70 is not met)

### The Rule of 70

- You must be 55 or older when you terminate eligible service to the Presbyterian Church (U.S.A.).
- You must have at least five years of Benefits Plan participation.
- The sum of your age and years of Benefits Plan participation at termination must equal 70 or more.

Members not participating in the Benefits Plan at retirement may qualify for Medical Continuation (or Medicare Supplement) if they meet all three of the following requirements:

- participated in the plan for at least 20 years
- were employed in approved, church-related service or specialized ministry service from plan separation to retirement initiation
- were required by the employing organization prior to retirement to participate in the employer medical program

To substantiate eligibility to subscribe for medical coverage, please complete the Proof of Eligible Service for Retiree Medical Coverage form. You may obtain the form on [Pensions.org](http://Pensions.org) or by calling the Board of Pensions.

### Covered Services

You receive the same medical coverage as that provided by the Benefits Plan to active members and their families as applicable, except that the deductible and maximum copayment amounts are based on the churchwide median salary for pastors serving churches. See *Guide to Your Healthcare Benefits 2012* for coverage details.

To subscribe, you must return the completed personal information, subscription, and authorization sections of the Medical Continuation Subscription or Waiver form within 60 days of terminating coverage from the Medical Plan for active members.



## Monthly Rates for 2012

For 2012, the monthly subscription rates for eligible retiring members with Traditional coverage are \$645 for a member and \$1,290 for a member, spouse, and children. For eligible retiring members with ABP coverage, the monthly subscription rates are \$594 for a member and \$1,590 for a member, spouse, and children.

The deductible and maximum copayment amounts are based on the churchwide median salary for pastors serving churches.

## Continuous Coverage Waiver

You and/or your spouse are eligible to waive the continuous coverage requirement if you are 55 or older, meet the Rule of 70 at termination, and are covered by other employer-sponsored coverage. Exercising this waiver allows you, if you are otherwise eligible, to sign up for Medical Continuation coverage at a later date.

**Important!** You may not subscribe to Medical Continuation under the Benefits Plan at a later date unless you complete the waiver now.

To waive coverage, you must complete and submit to the Board of Pensions the waiver section of the Medical Continuation Subscription or Waiver form.

If you or your spouse files a waiver and your other employer-sponsored coverage involuntarily ends because your spouse retires, your spouse's or your employment is terminated, or the employer discontinues coverage, you and your spouse may enroll in the Medical Continuation Program or Medicare Supplement Plan, as applicable. You must notify the Board within 90 days of the qualifying event to activate coverage.

*If any discrepancy exists between this product sheet and the official Benefits Plan document, the official plan document governs. Visit [Pensions.org](http://Pensions.org) or call the Board of Pensions at 800-773-7752 (800-PRESPLAN) for a copy of this official document.*