

Clergy Aged 65 Medicare Information

Our participation in Healthflex moves active clergy and their spouse, age 65 and older into a Medicare Medigap or Medicare Advantage plan if you are appointed to a church with 20 or fewer employees. (Please note that if your church employs more than 20, you must remain in the active healthflex plans.)

Steps to follow if you or your spouse are turning 65 and you are appointed to a church with 20 or fewer employees:

1. Up to three months prior to turning age 65, apply for Medicare Part A and B. *This is a change from past recommendations!* Contact The Benefits Office at Benefits@epagnj.org to receive your customized Form CMS-L564E for submission.
2. Alert the EPA conference office when your enrollment has been confirmed. Please note that you will begin to be billed for Part B from Medicare the month you turn 65. Part B premium amount in 2027 is \$209.50 monthly.
3. Complete and return a copy of the Small-Employer Exemption certificate form. This form should be completed and returned to the EPA Benefits Office to begin the process with the Center for Medicare Services (CMS).
4. Once the church has completed the Small Employer Exemption form and it has been approved by CMS, the Benefits Office will update Via Benefits, the church, and its eligible, appointed clergy staff.
5. You will then need to meet with a Via Benefits representative to determine which Medicare Plan best suits your needs.
6. The church composite rate remains the same.

The cost for a Medicare-related plan is usually much less expensive than our HealthFlex plans. There are hundreds of plans on the retiree exchange, and you can choose anything from a zero premium advantage plan to a more expensive Supplemental Plan G. You must enroll through Via Benefits to receive the monthly HRA stipend.

To aid in that cost, the clergy member who is still actively appointed and enrolled in a Medicare Plan, or their spouse, will receive \$333.33 monthly in an HRA (Health Reimbursement Account). This benefit may be used to purchase a health care plan and pay for qualified health care claims including the cost of Medicare Part B. This HRA contribution replaces the premium credit that supported HealthFlex participants.

Per HealthFlex policy, the age group over 65 by small employer eligibility has been removed from our claim pool. The cost of the HRA is significantly lower than the cost for single participant premium credit. This contributes to our slower rise in premium costs during a season of high healthcare cost volatility.

If you have questions, please contact the Benefits Office at Benefits@epagnj.org.