

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 Jo Fielding to receive your customized Form CMS-L564E for submission.
2. Alert the 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 2021 is \$148.50 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 and 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 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.

The over-65 age group has been removed from our claims pool, and the cost of the HRA is significantly lower than the cost for single premium credit. This has contributed to our slower rise in premium costs the past two years, going from double-digit annual increases to 1.5% and 2.1% increases in 2021 and 2022.

If you have any questions, please contact the EPA Benefits Office.