



So You Are About To Retire . . .

One Year Before You Retire . . .

- Contact Pension Services at 1-866-802-6333 to get a complete update on what you can expect at retirement, and to make sure your Years of Credited Service and Income Credited are correct. Even better, arrange a visit to their New York Office for the update.
- You should actually have been checking the Annual Personal Information Summary Reports that are mailed to you in January of each year, since it is easier to correct a problem when it happens than ten years afterwards when parish administration and clergy are totally different!

Six Months Before You Retire . . .

- If you are a Rector, notify the Canon for Transitional Ministries
- Make sure you (and spouse) have a copy of your Birth Certificate. You may need that to apply for Social Security and Medicare. (Medicare at 65, Social Security 65 to 67)
- Advise the Chaplain to the Retired, Lloyd Winter of your plans and arrange a visit with you (and your spouse) 267-981-6157, retired-diopa@earthlink.net..

Three to Four Months Before you Retire . . .

- Apply for Social Security and Medicare Parts A and B only, if you haven't already done so 1-800-772-1213 – www.socialsecurity.gov
- In many cases, retirees over 65 have already applied for Social Security and/or Medicare Part A, in which case, they need only to apply for Medicare Part B. This can usually be done with a phone call

Three Months Before You Retire . . .

- Apply for your Retirement Pension with the Church Pension Fund at 866-802-6333. The retirement papers will need to be signed by the Bishop.
- As soon as you have (1) applied for retirement with the Church Pension Fund and (2) received your Medicare Card or a Letter evidencing that you have both Medicare Parts A & B, contact the Post Retirement Health Benefit Customer Engagement Center to sign up for Part B Retiree Supplemental Insurance. 1-800-480-9967

Special Notes:

1. If at retirement you and your spouse are not yet 65, you and your spouse will need to enroll in a Health Plan offered by the Diocese (through Church Medical Trust) for active clergy.
2. If at retirement you are 65 and your spouse is younger, and you and your spouse have been enrolled in one of the Diocese's health plans, you will need to enroll your spouse in a single subscriber Health Plan offered by the Diocese for active clergy. at your expense.
3. If your spouse turns 65 before you do, and you have *not* retired, your spouse should remain on your Diocesan plan until you retire, since it is your Retirement which triggers eligibility for the Medicare Supplement with CPG.
- 4 . If your spouse turns 65 before you do, and you have retired (regardless of whether you are eligible for Medicare yet or not), you will need to enroll your spouse with the Medical Trust and continue you as a Single Subscriber on the Diocesan active clergy plan.