



The **Rev. Lloyd H. Winter** serves as Coordinator of Chaplain resources to the Retired Clergy, Spouses and Widows as an extension of the Bishop's pastoral ministry to retired clergy and their families in the Diocese of Pennsylvania. The Chaplains of the Diocese are The Rev's. Bud Holland, Glenn Matis, Christine Ritter, Louis Temme, and

Lloyd Winter. Father Holland is a resource and advocate for clergy preparing for retirement as they develop new understandings of vocation. The other chaplains help with the practical side of retirement with pastoral care, health insurance, and other available benefits. In retirement, the Chaplains help clergy, spouses and widows stay connected to the Diocese and wider church through the Church Pension Group's network of Chaplains in other Dioceses.

Contact Information and areas of responsibility:

The Rev Lloyd Winter-- Coordinator, Pennypack Deanery and those outside the Diocese-- retired-diopa@earthlink.net; 267-981-6157

The Rev. Glenn Matis-- Bucks, Montgomery, and Valley Forge Deaneries-- gmatis@verizon.net; 215-489-2548

The Rev. Christine Ritter-- Merion, Schuylkill, Wissahickon Deaneries-- rev.chris1@verizon.net; 215-840-9305

The Louis Temme-- Brandywine, Delaware, Southwark Deaneries -- loutemme@gmail.com; 484-574-5025

The Rev. Bud Holland-- Work shop developer, resource for those going into retirement-- budholland126@gmail.com; 215-8344007

Upcoming Events:

Spring Gathering in early June' program followed by lunch.

Bishop's Christmas Luncheon and Eucharist for Retired Clergy, spouses and widow(er)s, usually the first week in December at St. Mary, Cathedral Road, Philadelphia, followed by Luncheon, Cathedral Village, 600 E. Cathedral Road, Philadelphia

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.

Retirement by the numbers (* Items so maked change 1-1-2018 - see below)

First: Each month* make sure your pension benefits are sent in to CPG (your spouse loses benefits if not paid for six months). *Parish pays benefits, must pay after 5 months, can after 3 months. and each year review your Pension report and your Social Security report. Sign up for free Life Insurance with Widows and Orphans Corp. Before retirement, visit CPG (with spouse) in New York, 19 East 34th Street, 10016, 1-866-802-6333

5/3 Five years of credited service before age 72 is needed to receive a pension and for those 65 or older to be eligible to purchase at own expense the basic (Comprehensive Plan) Health plan. And for three of those years legally married (by laws of a state) for spouse to be an "Eligible Spouse" (at death of cleric would receive pension and medical benefits for which the cleric was eligible). From retirement until 72 can not earn more than the CPG annual salary cap. No limit after 72. But note the Medicare limit. After January 1, 2018, provision for remarriage benefits after retirement goes away. Diocesan provided Dental Benefit.

10 - 20 For those who retire with ten years of credited service for those 65 or older and before 72 CPG begins to pay a portion of the cost of the basic health plan (begins to pay 50% then 5% each year) at twenty years of credited service there is no cost for basic plan.

30/55 * At age 55 and with thirty years of credited service, eligible to retire early with full benefits.. Also will receive a "bridge benefit" until age 65 to cover health care insurance (self purchased) and lack of social security. "Bridge benefit" goes away at 65 or cleric's death, whichever comes first.

60 * At age sixty can retire early with a reduction of benefits (2/10 of one percent for each month less than 65). After January 1, 2018 can retire with 5 to 30 years of CS at age 55 with reduced pension.

65 At age sixty-five can retire with full benefits. Sign up for Medicare Part A, and when retiring, for Part B, edible for CPG Health Insurance, Part B Supplement. "Marriage after Retirement" goes away January 1.

65 to 67 Sign up for Social Security

72 At age seventy-two must retire from active parish (but Bishop can request longer from CPG) Can work elsewhere with no limit on income. Again, note Medicare Limit does not go away.

Active Benefits @ death for spouse: Death benefit \$5,000, (this goes away January 1, 2018) Pension as if worked to 65, Life Insurance up to \$100,000 (after January 1, 2018 up to \$150,000.00).

Other Benefits in Retirement: Resettlement Allowance up to \$20,000, 13th check*, Life Insurance* \$50,000 max. Silver Sneakers, EAP, HA. Christmas Fund, Wellness Fund.

***Changes after January 1, 2018 - Go to CPG website for details.**

IMPORTANT PHONE NUMBERS & RESOURCES
Retired Clergy, Spouses, Widows and Widowers
DIOCESE OF PENNSYLVANIA

CPG Post Retirement Health Benefit Customer Engagement Center
of the Church Pension Group: -- 1-800-480-9967

www.cpg.org

United Health Care: -- 1-800-708-3052

www.myuhc.com

Express Scripts (Rx): -- Group: ECMTMDD – 1-866-544-6963

www.Express-Scripts.com

EyeMed Vision Care: --1-866-723-0513

www.eyemedvisioncare.com

Cigna Dental -- Group – 3328261 – 1-800-244-6224

www.cigna.com

CPG Pension Services: -- 1-866-802-6333

www.cpg.org

Medicare: -- 1-800-633-4227

www.medicare.gov

Social Security: -- 1-800-772-1213

www.socialsecurity.gov

Diocese of Pennsylvania – 215-627-6434
3717 Chestnut Street, Suite 300
Philadelphia, PA 19104

www.diopa.org

Diocesan Health and Welfare Benefits Trust
Benefits Team -- 215-621-8311

benefitsadmin@diopa.org

Diocesan Chaplain to the Retired Clergy, Spouses, Widows and Widowers

The Rev Lloyd Winter – 267-981-6157
238 Street Road, Apt C111, Southampton, PA 18966

retired-diopa@earthlink.net

Widows and Orphans Corporation
John Miller -- 215-557-6960

widowscorp@earthlink.net

Health Advocate: -- 1-866-695-8622

www.HealthAdvocate.com

Call them if you have problems with:

- Medical/Prescription Claims
- Complex Healthcare Issues
- Insurance-related and Red Tape
- Eldercare
- Referrals to Primary Care and Specialists

Employee Assistance Program : (Employer ID – episcopal) – 1-866-395-7794

Call them for:

www.cignabehavioral.com

- Legal Consultation (free 30 minutes plus referral to low-cost lawyer)
- Psychological Counseling (free 30 minutes plus referral for free additional 10 sessions)
- Financial Services and Referral
- Identity Theft
- Locate Child Care, Senior Care, Dog or Cat Care

SilverSneakers Fitness: 1-888-423-4632

www.silversneakers.com