

Coverage and Benefits Options for Retired Plan Members

Your coverage and benefits options under the Benefits Plan of the Presbyterian Church (U.S.A.) change when you retire. This at-a-glance chart will help you determine the coverage and benefits options for which you may be eligible once you commence retirement, depending on your age and other eligibility requirements.* These benefits and eligibility requirements are explained in greater detail in *Planning To Retire*, available on pensions.org. You also can call the Board of Pensions at 800-773-7752 (800-PRESPLAN) and speak with a service representative to request a copy or more information.

If I have these benefits as an active member ...	What is available as a retired member?
Medical Coverage (Highmark Blue Cross Blue Shield)	<ul style="list-style-type: none"> • Medicare Supplement Plan (if you and/or eligible family members are Medicare-eligible) or • Medical continuation (if you and/or eligible family members are not Medicare-eligible) <p>See <i>Choosing Healthcare Coverage at Retirement</i>, on pensions.org, for details on eligibility and enrollment.</p>
Prescription Drug Coverage (OptumRx)	Prescription drug coverage is included in the Medicare Supplement Plan and medical continuation.
Mental Health and Substance Use Disorder Services (Highmark Blue Cross Blue Shield)	For the Medicare Supplement Plan, mental health and substance use disorder services are covered through Medicare (primary) and Highmark (secondary). For medical continuation, Highmark is primary.
Vision Coverage (VSP)	Vision coverage is included in medical continuation only. The Medicare Supplement Plan includes an annual preventive benefit of up to \$125, which you may use, in full or in part, for a routine vision exam.
Dental Plan (Aetna)	Dental coverage ends when active employment ends.
Health Management (Highmark Blue Cross Blue Shield)	The following Highmark Blue Cross Blue Shield services are not available to retired members: Personal Health Record, 24-Hour Nurse Line, informed care management, case management, and pre-certification services.
Disability Benefits	Disability coverage ends when active employment ends. If you are receiving disability benefits, benefits end as described by the Benefits Plan.
Supplemental Disability Benefits	Supplemental disability coverage ends when active employment ends.
Death Benefits – Lump-Sum Death Benefit	Generally, the lump-sum death benefit is paid to eligible survivors of active members only (some members may be covered for 90 days after employment ends).

*Triple-S and GeoBlue benefits enrollees should consult their plans' provisions for information.

If I have these benefits as an active member ...	What is available as a retired member?
Death Benefits – Salary Continuation Benefit	Under certain circumstances, a salary continuation benefit may be paid to eligible survivors of a retiree.
Supplemental Death Benefits	If you and/or your spouse are enrolled for supplemental death coverage when you retire, coverage at the same or lower level may be continued through attainment of age 70.
Pension Plan	When you retire, your pension benefit begins; you no longer accrue pension credits.
Retirement Savings Plan of the Presbyterian Church (U.S.A.) (RSP), a 403(b)(9) plan with Fidelity Investments	<ul style="list-style-type: none"> • You may contribute to the RSP if you work in post-retirement service; • you may withdraw all or a portion of the funds in your account when you retire; or • you may leave the funds in the account until you reach age 70½, at which time you must begin minimum required distributions. <p>See the <i>Retirement Savings Plan</i> booklet (ORS-100) on pensions.org for more details.</p>
Long-Term Care Insurance (CNA)	If you were enrolled in Long-Term Care Insurance as an active employee, you can maintain coverage. No new enrollments have been accepted as of December 31, 2015.