# Steps for Members to Take
# Three Months Before Age 65

THE BOARD OF PENSIONS
OF THE PRESBYTERIAN CHURCH (U.S.A.)

## STEP 1
Decide if you will continue working or retire

## Continue Working
Your medical coverage under the Benefits Plan of the PC(USA) continues.

### STEP 2

**Enroll in Medicare***

Visit **socialsecurity.gov** to:

- enroll in Medicare Part A only
- defer Part B (no Social Security penalty applies if deferral is for continued employment with medical coverage)

*Your participation in Medicare has no effect on your congregation's or employer's dues responsibility for your Medical Plan coverage.

### STEP 3

**Determine employer size:**
**Small = fewer than 20 employees**
**Large = 20 or more employees**

#### Small employer
- Remind your employer to complete and return the CMS Small Employer Exception Package (pages 4 and 7) to the Board before you turn 65.
- When you turn 65, inform your healthcare providers that Medicare Part A is your primary insurance for inpatient care, including hospital stays, skilled nursing facility care, and some home healthcare and hospice services. Your medical coverage through the Benefits Plan of the PC(USA) continues to cover doctor visits and professional services, outpatient care, and other medically necessary services and supplies.**
- If your spouse is Medicare-eligible, they may be eligible to enroll in post-retirement medical coverage available through the Board of Pensions (see Step 3 in the next column).

**If you enroll in Medicare Part B instead of deferring enrollment until you retire, Medicare becomes your primary insurance for all eligible claims, and medical coverage under the Benefits Plan is secondary.

#### Large employer
- When you turn 65, inform your healthcare providers that your medical coverage under the Benefits Plan of the PC(USA) is primary and thus covers the majority of your eligible claims; Medicare is secondary.

## Retire
Your medical coverage under the Benefits Plan of the PC(USA) ends.

### STEP 2

**Learn more**

- Contact the Board of Pensions at 800-PRESPLAN (800-773-7752) (TTY: 711) to request your retirement packet.
- Visit **pensions.org/retire**.

### STEP 3

**Enroll in Medicare and determine if you are eligible for/want post-retirement medical coverage through the Board**

#### Yes
- Visit **socialsecurity.gov** to enroll in Medicare Part A and Part B only.***
- Enroll in Board-sponsored post-retirement medical coverage (which includes Part D prescription drug coverage).
- To learn more about the post-retirement medical coverage currently available through the Board, visit **pensions.org/retiree-health**.

***Enroll for the first of the month in which you are retiring to avoid delay in subsequent Board-sponsored post-retirement medical coverage.

#### No
- Read **Choosing Healthcare Coverage at Retirement**, available at **pensions.org**.
- Visit **medicare.gov** to learn about your coverage and identify any gaps.