# Health Insurance Open Enrollment Going on Now!



- Medicare Enrollment ends Dec. 7
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Clergy Communications is a monthly publication of the Archdiocese of Cincinnati

# **ACTION REQUIRED**

# OFFICIAL CATHOLIC DIRECTORY (OCD) ONLINE UPDATES – DEADLINE NOVEMBER 8

The 2025 Official Catholic Directory online updating is now available at <a href="https://ocdedits.com/login">https://ocdedits.com/login</a> for your organization's review. All parishes, schools, and organizations must carefully review, update, and submit their listing for inclusion in the 2025 edition. Your organization's OCD Contact Person for reviewing/updating your organization in the directory should have received an email from the OCD. The notification emails were sent out on October 2. Note: If the OCD Contact for your organization has changed, anyone with your organization can update your organization's listing, but they must first register if they have not registered before. Click here to see a copy of the email that was sent. Please refer to the email for instructions. All parishes, schools, and organizations must update the information and SUBMIT by the deadline, November 8. After the deadline, the portal will be closed. Questions? Please contact Lisa Weber (513.263.3342) in the Chancellor's Office.

**Important note for parishes with schools**: Please be sure to review and update your parish school information located under the "Sub-Entities" tab within your parish listing.

#### **OCTOBER COUNT 2024**

The annual October Count tabulation for all churches and institutions where regular weekend Masses are celebrated began the weekend of Saturday, October 5. As a reminder, all regular scheduled Masses that fulfill the precept should be included **as well as all special Masses that occur between 3:00 p.m. Saturday and midnight Sunday**. Click here to access the instructions and the online form. Please submit the completed form ONLINE by **Friday, November 8, 2024.** For your convenience, a worksheet is available to help keep track of your weekly count. If you have questions, please contact Diane Thomas (513.263.6692) in the Pastoral Planning Office.

# CATHOLIC CAMPAIGN FOR HUMAN DEVELOPMENT COLLECTION – NOVEMBER 16/17

For the eighth year, the **Catholic Campaign for Human Development (CCHD)** collection coincides with the **World Day of the Poor**. Last year, thanks to the generosity of your parishioners, \$77,250.00 collected in our Archdiocese funded ten (10) local organizations. Through CCHD, parishioners' dollars make lasting changes for the poor and vulnerable in our own communities.

CCHD appeal weekend is **Saturday**, **November 9 and Sunday**, **November 10**. The collection weekend is **Saturday**, **November 16 and Sunday**, **November 17**.

The USCCB National Collection Office and the Catholic Social Action Office have sent information about the collection to all parishes. If interested, representatives from 2024-2025 CCHD local grant recipients are available to make a brief appeal (before Mass, after Mass, or during announcement time). Please contact Glen Glenn (513.263.6644) to arrange a speaker or to receive additional information about the collection.

# RETIREMENT FUND FOR RELIGIOUS - DECEMBER 7/8

Please add the Retirement Fund for Religious (RFR) as an option for your parish's online giving platform and include a reminder in printed or electronic parish communications. Visit <a href="https://www.retiredreligious.org/materials">www.retiredreligious.org/materials</a> to access downloadable resources, such as bulletin announcements and social media posts. Thank you for supporting our retired religious. Questions? Please contact <a href="Maria Reinagel">Maria Reinagel</a> (513.263.6683), Director, Office for Consecrated Life. Please see the bulletin entry on page 7.

# **DECEMBER 9, 2024: HOLY DAY OF OBLIGATION**

As you know, in 2024, December 8 is the Second Sunday of Advent, so the Solemnity of the Immaculate Conception of the Blessed Virgin Mary is transferred to Monday, December 9. **Previously**, when the **date** was transferred the obligation was abrogated. That will no longer be true. Earlier this year, Bishop Thomas J. Paprocki, Chairman of the USCCB's Committee on Canonical Affairs and Church Governance, wrote to the Holy See seeking clarification about the obligation to attend Mass when a holy day of obligation in Advent, Lent, or Easter falls on Sunday and the Solemnity is transferred to Monday. In a memo to the U.S. bishops dated Thursday, October 10, Bishop Paprocki communicated the Dicastery for Legislative Text's response: "the feast must be observed as a day of obligation on the day to which it is transferred." In light of this new directive, **the Solemnity of the Immaculate Conception Monday, December 9, 2024 is to be observed as a holy day of obligation. Learn more here.** 

Because the Sundays of Advent outrank solemnities on the Table of Liturgical Days, **all Masses on December 8 should be for the Second Sunday of Advent**. A vigil Mass for the Immaculate Conception cannot be celebrated at any hour on Sunday, December 8. Please see the bulletin entry on page 7.

# **MISSION SUNDAY COLLECTION - FOR PASTORS AND STAFFS**

Please send the Mission Office your World Mission Sunday Collection and parishioners' envelopes using the provided collection forms and business reply envelopes.

**LIKEWISE** ... a reminder for MCP (Missionary Co-op Plan): Please mail these donations as well to the Mission Office as we must record these donations for Vatican records. Please indicate for **which** year those funds were collected, 2023 or 2024. We wish to not confuse these collections with last year's donations. Thank you so much for your hospitality and generosity to these visiting missioners as many serve in very difficult mission situations.

Any questions or comments on either of these collections? Contact our MCP Coordinator, <u>Melonise Knight</u> (513.263.6681). If necessary, contact <u>Dr. Mike Gable</u> (513.263.6680). To thank your parishioners for their generous support, please see the bulletin entry on page 8.

# **OPTIONAL**

#### **GOSPEL WORKSHOP**

The Gospel of Luke workshop has been scheduled for **Friday, November 8** and **Friday, November 15**. The November 8 workshop will be held at Ascension Parish, Kettering. The November 15 workshop will be held at Mount St. Mary's Seminary & School of Theology, Bartlett Pastoral Center. Dr. Samuel Johnson, Ph.D., Assistant Professor of Biblical Studies at Mount St. Mary's Seminary, will be the presenter. This program is open to priests, deacons, DREs, RCIA coordinators, catechists, etc. A brochure was mailed. For information and/or registration, please contact <u>Sarah Frohmiller</u> (513. 263.6651).

# ADVENT DAY OF REFLECTION FOR PRIESTS

The Advent Day of Reflection is scheduled for **Tuesday**, **December 10**, **2024**, at the Transfiguration Center, Ludlow Falls. Reverend Paul Hrezo, Spiritual Director for the Pontifical College Josephinum, will be the presenter. A flyer will be mailed. This event is sponsored by the Priestly Formation Office.

# PRIESTS' SPRING RETREAT 2025 - SAVE THE DATE

February 17 - 21, 2025 - the Spiritual Center of Maria Stein, Maria Stein, OH

# CRS RICE BOWL - ORDER MATERIALS

**It's the 50<sup>th</sup> anniversary of CRS Rice Bowl!** The time has come to prepare for Lent with Catholic Relief Services. You can **order free materials** by visiting <a href="www.crsricebowl.org">www.crsricebowl.org</a>, clicking the "Resources" tab, and selecting "Order Free Materials". If you do nothing, you will receive the same order that you received last year. For more information, please contact <a href="Jillian Foster">Jillian Foster</a> (513.263.4124).

# CRS PROMOTERS WORKSHOP

For those of you long-time and new promoters, Catholic Relief Services is hosting a workshop on **Wednesday, January 22, 2025 at 7:00 p.m.** to look at best practices, amazing stories, and the impact of CRS Rice Bowl. Feel free to take a look at the interest form: <u>50th Anniversary CRS Rice Bowl Promoters (office.com)</u>. Please reach out to <u>Jillian Foster</u> (513.263.4124) for more information.

# OFFICE FOR AFRICAN AMERICAN PASTORAL MINISTRIES

The Archdiocese of Cincinnati Office of African American Pastoral Ministries and the University of Dayton is sponsoring a two-day academic symposium, **November 22 and November 23, 2024**, honoring the 40<sup>th</sup> anniversary of the black bishop's pastoral letter: *What We Have Seen and Heard.* The keynote speakers are Dr. Kim R. Harris, Most Rev. Edward K. Braxton and Rev. Dr. Joseph A. Brown, SJ, as well as other presenters. The symposium will be held at the University of Dayton, Curran Place. For more information: <a href="https://resources.catholicaoc.org/event/symposium">https://resources.catholicaoc.org/event/symposium</a>.

#### **INITIATE WEBINARS**

Join fellow clergy, initiation team members, Directors of Evangelization and Worship, and others who work with those becoming Catholic for a series of online gatherings on different aspects of Christian initiation for parish ministry leaders. Each will feature formation, discussion, and a chance to share best practices. Topics will include sacramental record-keeping, the year-round catechumenate, the new National Statutes on the Catechumenate, and marriage issues and potential catechumens. Each webinar will be held on a scheduled weekday from 1:30 - 2:30 p.m. Learn more and sign up here.

# BICENTENNIAL HYMN: CHRIST OUR LIGHT - ADVENT and CHRISTMAS

Don't forget that our bicentennial hymn, *Christ Our Light*, commissioned in 2021 and authored by Sr. Genevieve Glen, OSB, is a wonderful text for use during Advent and Christmas. It can be easily sung to many familiar 8 7 8 7 D hymn tunes that most congregations will know. A few settings and accompanying materials are available on the ODWS website.

# JUBILEE YEAR MASSES

Pope Francis declared 2025 to be a Holy Year, a jubilee for the Church. The theme of the Jubilee Year 2025, "Pilgrims of Hope," is uniquely captured in the prayers, readings, and options of the Mass for the Holy Year. Approved by the Holy See on May 13, 2024 in eight languages, the Mass for the Holy Year may be used in the liturgy for the duration of the Jubilee, celebrated in the dioceses of the United States from December 29, 2024 to December 28, 2025. It contains three formularies, a set of Lectionary readings, five sets of tropes for the Penitential Act, and four sets of introductions, responses, and conclusions for the Universal Prayer (Prayer of the Faithful).

# **OFFICE FOR INCARCERATION MINISTRIES**

The Archdiocese Prison Ministry is preparing for Christmas in the prisons. Christmas cards, leftover Halloween candy, good Catholic books to read, medals and rosaries, helping bake cookies or supply the ministry with other food items for our Christmas parties in the prisons, all serve to make the most difficult time of year for the incarcerated filled with more light and life as we welcome the birth of Our Lord. If you or a team from your parish would like to contribute and get involved, including visiting a prison for Christmas, please email Marty Arlinghaus.

# FOR YOUR INFORMATION

# PERMISSION FOR ALIENATING PROPERTY

The Code of Canon Law requires that the permission of the diocesan bishop be obtained for alienation of the stable patrimony of a public juridic person when the value of such exceeds \$25,000. Such permission can only be granted with the consent of the Archdiocesan Finance Council and of the College of Consultors of the Presbyteral Council (see canons 1291-1294). Consent of these bodies is sought only at regularly scheduled meetings. In order for an item to be included on the agenda for consideration, the necessary materials must be sent to the Chancellor no later than three weeks prior to the date of the meeting. The Archdiocesan Finance Council will meet on February 26, 2025 and May 28, 2025. The Presbyteral Council will meet on December 2, 2024; February 3, 2025; and March 24, 2025 Please contact Fr. Jason Williams (chancellor@catholicaoc.org or 513.263.3342) early when considering selling a property so as to know how best to proceed.

The outline of the procedure for alienation of property, including the required documentation, can be found at this link: <a href="https://pathway.catholicaoc.org/modification-of-parishes/alienation/">https://pathway.catholicaoc.org/modification-of-parishes/alienation/</a>.

# **MAJOR COLLECTION DATES 2025 - 2028**

The listing for the special collection dates for the years 2025 – 2028 is now posted on the Office of the Chancellor website. <u>Click here</u>.

# **VOCATION POSTER**

More than 50 young men and women in our Archdiocese are in formation for consecrated life! Our new Vocation Poster has been mailed to Parish Families. Please display the poster prominently, especially during National Vocation Awareness Week, the first week in November, and support

vocations to consecrated life through your prayers. If somehow your parish or school was missed, please contact <u>Maria Reinagel</u> (513.263.6683).

# **CONNECTED THROUGH CHRIST**

Connected Through Christ is a group for parents of children that suffer from gender dysphoria. Parents meet to share and discuss experiences regarding our children who say that they are transgender. The group is intended for parents to support each other through challenging times and to pray together. The core values of Connected Through Christ are based on a Christian understanding of male and female as articulated in Sacred Scripture and the teachings of the Catholic Church. Meetings are held twice a month at a Cincinnati east side parish. Email <a href="mailto:cincyctc@yahoo.com">cincyctc@yahoo.com</a> if you are interested in joining the group. Please see the bulletin entry on page 8.

# **BEACONS OF LIGHT REPORTING**

Thanks to pastors and parish leaders for completing and submitting the Year 2 Annual Planning Report for Beacons of Light. This information will be used, along with other statistical data and observations, to create the next *Parish Vitality Report* in February.

# **ONBOARDING**

If you have hired a new business manager or other employee with human resources responsibilities, please notify Rob Reid (513.263.6611) and he will be happy to come to your location and provide an archdiocesan HR orientation and onboarding. The HR topics covered would include: HR Website Navigation, FMLA and Leaves of Absence, Policies and Procedures, Hiring Issues, Harassment and Discrimination, Termination, HR Best Practices.

Likewise, if you have hired or appointed someone to have overall responsibility for Communications for your Family of Parishes, please notify <u>Jennifer Schack</u> (513.263.6618) so that Jennifer can provide that person with an overview of the resources and collaboration opportunities available.

#### CMA 2025 – SAVE THE DATES

- Announcement Weekend: January 18 & 19, 2025
- Commitment Weekend: February 1 & 2, 2025

# CMA 2025 KICK-OFF RALLY & PIZZA PARTY

As in previous years, the 2025 Catholic Ministries Appeal (CMA) will be launching at the end of January. To help share the resources for the 2025 CMA, a series of Pizza Party Kick-Off Events are being held for parish staff and key volunteers across the archdiocese in early January.

- Tuesday, January 7 St. John the Evangelist, West Chester
- Wednesday, January 8 St. Francis of Assisi, Centerville
- Thursday, January 9 Holy Redeemer, New Bremen
- Friday, January 10 Archdiocese Pastoral Center (Downtown Cincinnati)

The FUN begins at 11:30 a.m. and will end by 1:00 p.m. All parish staff and CMA volunteers are welcome! RSVP at <a href="https://catholicaoc.org/2025pizzaparty">https://catholicaoc.org/2025pizzaparty</a>.

# CONFLICT OF INTEREST DISCLOSURE STATEMENT

Just a reminder that the Conflict of Interest Disclosure Statements are due by December 1, 2024. Each year, responsible individuals who hold decision making or policy setting positions or who purchase equipment, supplies, or other goods, must sign the form. All Disclosure Statements must be kept in a

confidential file (at your location) under lock and key. <u>Click here</u> for the Conflict of Interest Disclosure Statement. If you have any questions regarding this reminder, please contact <u>Rob Reid</u> (513.263.6611).

# BEACONS OF LIGHT - NEW COHORT FOR GRATEFUL DISCIPLES PROCESS

*Grateful Disciples* is a process to develop an annual stewardship plan for your Family of Parishes. A new cohort of stewardship core teams is forming. The process provides all materials, guidance, and support to help establish and sustain stewardship in your Family of Parishes.

An orientation to the process is taking place on Tuesday, November 19 from 6:00 – 8:00 p.m. at St. John the Evangelist in West Chester. For more information, visit: <a href="https://resources.catholicaoc.org/grateful-disciples-cohort">https://resources.catholicaoc.org/grateful-disciples-cohort</a>.

# CATHOLIC EDUCATION FOUNDATION SGO PROGRAM

DONORS MAY BE ELIGIBLE FOR AN OHIO TAX CREDIT

The Catholic Education Foundation for the Archdiocese of Cincinnati (CEF) is certified by Ohio as a scholarship-granting organization (SGO). Ohio taxpayers who donate to SGOs may be able to claim a dollar-for-dollar, non-refundable tax credit on their state income tax return for up to \$750 per donor (up to \$1,500 if married and filing jointly). **Donations to the CEF-SGO can be designated to benefit a specific school(s).** Learn more at <u>CatholicBestChoice.org/SGO</u>.

Reminder, when promoting this program, please encourage families to consult their tax advisor to see if this is right for them.

If you need help promoting the program or if you have questions, please contact <u>David Kissell</u> (513.263.3381).

# **CONGRATULATIONS FATHER ERIC WOOD**

Congratulations to Father Eric Wood who received his doctorate on October 25 from the Accademia Alfonsiana in Rome. Father received an S.T.D. in moral theology with his emphasis on St. John Henry Newman. He continues his position as instructor of moral theology at Mt. St. Mary's Seminary & School of Theology. Congratulations Father Wood!

# NEW MOUNT ST. MARY'S SEMINARY & SCHOOL OF THEOLOGY (MTSM) COURSES

Just in time to help your parish staff and lay ecclesial ministers as they assume new responsibilities within your Family of Parishes, MTSM will offer the following two new courses this upcoming spring semester. Please direct those interested to <a href="https://www.mtsm.org">www.mtsm.org</a> or 513.233.6118. Financial aid and tuition assistance applications are available.

#### P 731 Basic Canon Law

Tuesday evenings, January 7 – March 18, Instructor: Deacon Brian Caperton

This 2-credit course will provide lay men and women a sense of the theological basis of the Church's code of law. For lay ecclesial ministers, this course will enable them to better assist their parish priests as they tend to the needs of the parish and its members and apply canon law to concrete situations encountered in pastoral ministry.

#### P 470 Introduction to Sacred Music

Saturday mornings, January 11 - March 22, Instructor: Mrs. Catherine Fishlock

This 2-credit course will explore the history of sacred music and its purpose in Catholic liturgy. By learning not only historical facts but also delving into the formative power of music itself, students will come to a greater understanding of the important role that sacred music plays in worship and faith formation.

# **BULLETIN ENTRIES**

MONDAY DECEMBER 9: SOLEMNITY OF THE IMMACULATE CONCEPTION - HOLY DAY

**OF OBLIGATION** - This year, the Solemnity of the Immaculate Conception of the Blessed Virgin Mary (our national patronal feast day) is transferred from Sunday, December 8 to Monday, December 9, and is a holy day of obligation. [Insert your liturgical schedule and other details here.]

(Week before the collection –post in bulletin on November 30 - December 1)

**RETIREMENT FUND FOR RELIGIOUS** - Help our elders. In good times and bad, senior Catholic sisters, brothers, and religious order priests have dedicated themselves to service and acts of mercy. Today, they pray for an aching world. Yet years of serving for little or no pay have left their religious communities without enough retirement savings. Your gift to the Retirement Fund for Religious helps provide medications, nursing care, and other necessities. Please be generous December 7 and 8.

(Week of the collection post in bulletin on December 7 - 8)

**RETIREMENT FUND FOR RELIGIOUS** - Make a difference. "Every dollar makes a difference in covering our expenses," says a Trappist abbot. Hundreds of U.S. religious communities struggle to provide for aging members because most senior Catholic sisters, brothers, and religious order priests served for little pay and their communities therefore have insufficient retirement savings. Your gift to the Retirement Fund for Religious helps these communities bridge the gap, offering support for medications, nursing care, and other necessities. Please be generous December 7 and 8.

**FAIR TRADE ARTISAN SALE** - Saturday, November 16, 9:00 a.m. - 2:00 p.m., University of Dayton Curran Place. The annual Fair Trade Artisan Sale is coming up! We have wonderful vendors selling ethically sourced products that support artisans and their communities in developing countries around the world. Find beautiful clothes, jewelry, home goods, coffee, chocolate, and tea, as well as Nativity sets and gifts perfect for Christmas! If you wish to volunteer or be a vendor, contact Jillian Foster <a href="mailto:icaoc.org">ifoster@catholicaoc.org</a>.

ITEMS AND VOLUNTEERS NEEDED TO ASSIST LOCAL REFUGEES - Catholic Charities Southwestern Ohio is welcoming many new arrivals in the Cincinnati area, for whom we set up housing. Donations of household items and gently used furniture are greatly appreciated. We particularly need large stock pots and strollers. If you have items you would like to donate, please call us at 513.241.7745 or email <a href="mailto:furniture@ccswoh.org">furniture@ccswoh.org</a>. Please note that we rely on volunteers for furniture moving, so we cannot guarantee immediate pick-up. If you would like to be one of those volunteers, contact Tonicia Green at <a href="mailto:tgreen@ccswoh.org">tgreen@ccswoh.org</a> (513.672.3836). We also have an Amazon wishlist: <a href="https://www.amazon.com/hz/wishlist/ls/3MFOBKDB2UB/ref=nav\_wishlist\_lists\_2">https://www.amazon.com/hz/wishlist/ls/3MFOBKDB2UB/ref=nav\_wishlist\_lists\_2</a>.

**FOOD FOR ALL** - Nutritious, affordable food is not readily available to every person in the Archdiocese of Cincinnati. Hunger exists in our communities. Catholic Charities Southwestern Ohio travels to where hunger is located in Adams, Brown, Clermont, Clinton, and Highland Counties. Interested in reducing hunger and food insecurity, volunteering at a mobile pantry or learning more about hunger in our area? Contact April Hoak, Food for All coordinator at <a href="mailto:ahoak@ccswoh.org">ahoak@ccswoh.org</a> (513.672.3720).

**NOVEMBER IS NATIONAL CAREGIVER MONTH** - With over 65 million family caregivers in the U.S., if you are not a caregiver yourself, chances are you know someone who is caring for an older or disabled loved one. Thank you to everyone who helps care for those in need. Whether you contribute 10 minutes a week with a check-in phone call, or 24 hours a day with round-the-clock care, we appreciate your contribution. Caregiving is a community effort and we are here to help! Connect with us through individual consultation, self-care classes or community-based support groups. Call Angie Homoelle at 513.672.3834 or visit <a href="https://www.ccswoh.org/get-help/senior-caregiver-support-services/">https://www.ccswoh.org/get-help/senior-caregiver-support-services/</a> for more information. Sponsored by the Caregiver Assistance Network, a program of Catholic Charities Southwestern Ohio funded through the Council on Aging.

**CONNECTED THROUGH CHRIST** - Connected Through Christ is a group for parents of children that suffer from gender dysphoria. Parents meet to share and discuss experiences regarding our children who say that they are transgender. The group is intended for parents to support each other through challenging times and to pray together. The core values of Connected Through Christ are based on a Christian understanding of male and female as articulated in Sacred Scripture and the teachings of the Catholic Church. Meetings are held twice a month at a Cincinnati east side parish. Email <a href="mailto:cincyctc@yahoo.com">cincyctc@yahoo.com</a> if you are interested in joining the group.

# FORMATION & TRAINING FOR EXTRAORDINARY MINISTERS OF HOLY COMMUNION -

Are you interested in becoming an extraordinary minister of Holy Communion to serve at Mass or to the sick, hospitalized, or homebound? Formation and training will be offered by the archdiocese in the coming months in Cincinnati, Dayton, and online. Learn more and sign up at <a href="https://www.catholicaoc.org/worship">www.catholicaoc.org/worship</a>.

**THANK YOU FOR YOUR DONATION TO THE PONTIFICAL MISSION SOCIETIES** - Your gift enables religious sisters in India to provide hospital care and education to children with various disabilities and sicknesses in low-income communities. Your support helps catechists to purchase bicycles in Africa to reach distant villages to share God's word of love and hope. Your contribution enables young men to become priests and young women to become sisters in order to train their local Catholics to become self-sufficient and Christ-like leaders. If you wish to further support our 1,100 mission dioceses, please go to: <a href="https://www.givecentral.org/pontificalmissionsocieties">www.givecentral.org/pontificalmissionsocieties</a>.

**MEN INQUIRING ABOUT THE PERMANENT DIACONATE** - Any man who may be discerning a possible vocation to serve the Church as a Permanent Deacon should contact Deacon Mark Machuga, Director of the Office of the Diaconate, to discuss the discernment process, prerequisites and the formation cycle. Deacon Mark can be reached at 513.263.6641 or <a href="mailto:deaconoffice@catholicaoc.org">deaconoffice@catholicaoc.org</a>.

**MINISTRY TO SURVIVORS OF ABUSE (REPORTING)** - The Archdiocese of Cincinnati regards child abuse in all its forms as gravely sinful and criminal. Anyone who knows of or suspects child abuse by a legitimate member of the clergy or hierarchy, employee, or volunteer of the archdiocese should first report the abuse to the appropriate secular legal authority and then to Ms. Teresa Maley, Coordinator of Ministry to Survivors of Abuse of the Archdiocese, at 513.263.6623 or 1.800.686.2724 ext. 6623.



# "Our team of compassionate individuals are deeply committed to delivering an outstanding experience."

# Our health insurance experts can guide your parishioners and staff.

You probably have seen our ad in *The Catholic Telegraph*. Our local advisors take the time to get to know you one-on-one and find the right health plan for your needs, budget, and lifestyle. Whether you're ready for Medicare or want a health plan for you or your whole family, we'll be there. Plus, you'll receive year-round client support, all at no cost or obligation.

# Need health insurance? Open Enrollment going on now.

Medicare ends Dec. 7. Marketplace ends Jan. 15.

RetireMed CEO Marisa O'Neill with her family, parishioners at All Saints Catholic Church in Montgomery.



866.625.4609 | retiremed.com/tct