



ARCHDIOCESE OF
CINCINNATI

IN ANTICIPATION OF RETIREMENT FREQUENTLY ASKED QUESTIONS

Thank you for your ministry
in the Archdiocese of Cincinnati!

Q: What do I do if I'm turning 65 and choose to continue working 30+ hours/week?

A: If you are enrolled in the Archdiocese of Cincinnati (AOC) health plan, you can apply for Medicare Part A and defer Medicare Part B if you choose to work past age 65. This is because you have coverage in an employer health plan through your location and it has creditable prescription coverage.

Q: Why may I want to defer Medicare Part B?

A: If you are enrolled in the AOC health plan, you may want to defer Part B since you must pay a monthly premium for Part B coverage and Part B coverage would pay secondary to your AOC coverage.

Q: What if I'm still working *past* age 65 and did not sign up for Medicare Part A?

A: Since the AOC plan is a PPO and not a HDHP (High Deductible Health Plan) with a Health Savings Account, you don't have to worry about not picking up Part A. However, you can wait until you officially retire to sign up for Medicare Part A and Part B if you choose. There is no penalty if you don't apply for Part A until you retire.

Q: My spouse is turning age 65 and is on my AOC Health Plan. Do we need to do anything?

A: As long as your spouse does not have access to other group health insurance and is a dependent on your AOC plan, your spouse can apply for Medicare Part A and defer Part B until you retire. You both would then need to apply for Part B and also consider supplemental insurance options such as Medicare Advantage, Medicare Supplement and/or Prescription Drug Plans.

Q: Can I discard paperwork I receive on Medicare options via US Mail in the months leading up to my 65th birthday?

A: Almost all, the only mail you need to look out for is anything from Social Security, Centers for Medicare and Medicaid Services (CMS) or mail from the insurance company once you actually enroll in a Medicare plan. Another helpful tip: Look for the words, "This is an advertisement" on the mailer to distinguish marketing communications from other communications.

Q: What if I'm already receiving Social Security before age 65 but still working?

A: If you are receiving Social Security benefits prior to age 65, you will be automatically enrolled in Medicare Part A & Part B. If so, you should receive your red, white and blue Medicare card in the mail from Social Security which will also give you an option to defer Part B. There will be instructions to sign and send the card back requesting to defer Medicare Part B and you will be sent a new Medicare card with Part A benefits only. If you're still working and have AOC health insurance coverage, you do not need to elect Part B since you're charged a premium for it and it will only provide secondary coverage.

Q: What if I'm turning age 65 and still working, and not electing Social Security?

A: If you are NOT receiving Social security prior to age 65, you may elect to enroll in Medicare Part A or defer it. There is no premium charged for Part A.

Q: I'm ready to retire now what?

A: The process for retirement is self-directed. You are required to manage the process and contact the various entities or institutions. This brochure is only intended to give you information to get you started.

Q: Do I need to call the Archdiocese when I get ready to retire?

A: It is not necessary to notify the Central Office at the Archdiocese of your upcoming retirement, however, the Benefits Office is available to answer questions when you are navigating the process at 513.421.3131.

Q: What are the next steps?

A: Notify your supervisor of your intention. Review the Employee Handbook with your location administrator to determine any details pertaining to your retirement. Review contents of this document and begin your action plan. Visit the Social Security website at www.ssa.gov and the Medicare website at www.medicare.gov for more information. You will need Form CMS-40B to sign up for Medicare Part B. You may also need Form CMS-L564 "Request for Employment Information" completed by your location business manager when signing up outside of Medicare General Enrollment Period.

Q: What happens to employee benefits in retirement?

A: If you currently have health insurance, dental, and life insurance through your employment at a parish or school, that coverage will end on the last day of the month in which you terminate employment. Teacher-Minister contracted employee benefits end on June 30th regardless of your last month of pay.

The Archdiocese of Cincinnati does not offer Health, Prescription Drug, or Dental Insurance to Pre-age 65 Retirees or Post-age 65 Retirees. The Retiree Plan was frozen to new participants as of 8/31/2016 and terminated on 12/31/ 2016.

Q: What should I do to get medical and prescription drug coverage in retirement?

A: Three to six months ahead of your retirement date and if you are age 65 or older or will be when you retire, apply for Medicare Part A and Part B, and consider purchasing a supplemental or advantage plan that has prescription drug coverage (better known as Medicare Part D). The Medicare website is very informative at www.medicare.gov.

- If you are currently enrolled in the OptumRx coverage through your parish/school, that prescription drug coverage is considered “Creditable Drug Coverage” and if you enroll immediately after losing AOC coverage into a plan with Medicare Part D there is no penalty.
- If you are age 65+ and have had continuous coverage through your parish/school, you can apply for Medicare Part B in what is called the special enrollment period with no penalty.

Q: How can I get help with questions about choosing the right Medicare insurance?

A: The Archdiocese refers employees considering retirement, new to Medicare or working beyond the age of 65 to RetireMED for Medicare plan recommendations. RetireMED is a health plan advisory service located in Cincinnati and Dayton, Ohio. RetireMED's licensed Benefit Advisors will meet with you one-on-one to review your retirement coverage options and help you enroll in the right plan for your needs and your budget. Best of all, RetireMED's services are available at no cost to you! You're under no obligation to use them. Contact them at 1-866-346-0940 or visit www.retiremediq.com/catholiccincinnati.

RetireMED

Q: Can I get dental coverage in retirement?

A: Yes, it can be purchased on an individual plan basis in retirement. Waiting periods are waived for those AOC employees with the group dental coverage who then in retirement enroll in a DC+ individual dental plan with an effective date that falls within 12 months of the employee's termination date from the AOC group plan. Please contact Dental Care Plus at 1.888.253.3276 to learn about your options.

Q: What do I do about my AOC retirement accounts?

A: The options for your retirement depend on a number of factors such as type of employment, your age, length of service, and personal decisions made during your career. The three types of accounts you may have through your employment at a parish, school, or location under the trusteeship of the Archbishop of Cincinnati are: 401(k) Plan, the Lay Employees of the Archdiocese of Cincinnati Pension Plan (LEPP), and a 403(b) Plan.

The **401(k) Plan** for the Archdiocese of Cincinnati began January 1, 2011 and is a defined contribution plan. Eligible employees can make elective deferrals and will receive employer contributions which are 100% vested. Employees can independently manage their account including investment choices and balance decisions. The 401(k) account is held at Empower Retirement. Upon termination of employment you may leave your savings in the Plan until age 70 1/2 (as long as your balance exceeds \$5,000), roll your account into an IRA or other eligible retirement account, or request a distribution. There are robust tools and forms available at <http://www.empowermyretirement.com>. If you do not have a password for 24/7 access, please contact the Empower Retirement at 1.866.467.7756 to receive instructions to log into your personal account. The Summary of Important Provisions for the 401(k) Plan is available at resources.catholicaoc.org/employee-benefits/retirement.



The **Lay Employees of the Archdiocese of Cincinnati Pension Plan (LEPP)** was active from 1973—2010. It is a defined benefit pension plan in which pension payments are calculated according to length of service and the salary earned before it was frozen on December 31, 2010. Employees did not contribute any of their own compensation into the Pension Plan. Direct all inquiries to Jennifer Bangart-Fights at UMR 1.888.640.1700. UMR is the contract administrator for the LEPP and their address is 230 Lexington Green Circle, Ste 400 Lexington, KY 40503. There is no website access for the LEPP. **The normal retirement date is age 65, but you may be eligible to commence your benefit earlier if you are no longer working for any AOC location. You must contact UMR via telephone 1.888.640.1700 to begin the application process,** review your eligibility and distribution options, and sign/return the paperwork to UMR. Allow three to six months to complete this process prior to the month you wish to begin receiving your pension in retirement.

Q: What is a 403(b) savings plan and do I have one?

A: The Archdiocese of Cincinnati 403(b) Plan was frozen effective December 31, 2010, and formally terminated effective December 31, 2015. This was a “distributable event” due to its termination and you should work directly with your 403(b) Plan vendor to elect a distribution or rollover if you have not already done so. The 403(b) Plan was decentralized and the AOC does not maintain participant records for the approximately 175 vendors that were chosen by employees throughout the AOC. Any 403(b) account would have been set up by you through a vendor and you would have instructed your parish/school to make deferrals on your behalf.

Q: What happens to my life insurance that I had during my employment?

A: Your current life insurance will terminate on the last day of the month in which your employment terminates. You may wish to purchase life insurance continuation. You must apply for conversion coverage within 31 days after loss of coverage. Please contact The Standard directly at 1.800.378.4668 for a Portability and Conversion Application and full description on the amounts you may be entitled to convert.



Q: Are there any other resources to help?

A: Yes, you may contact Ohio Senior Health Insurance Information Program (OSHIIP) for additional resources. They provide free health insurance information and services for people with Medicare. Contact the OSHIIP hotline: 1-800-686-1578 or visit their website www.insurance.ohio.gov.



*“You are never too old to set another goal or to dream a new dream.”
-C.S. Lewis*

FREE PERK!

The **Employee Assistance Program** is available to all Archdiocesan Employees and their household members. There is no charge and it's all confidential. Call 800-999-7222 FREE PERK!

Life just got easier



Work. Home. Family. Friends. Fido. Balancing the demands of life can be stressful – the good news is we can help.

We're your Employee Assistance Program. And we're here to help make your life easier. We're the folks you turn to when life throws you some curve balls and you'd like a little help. We're a sympathetic ear and so much more.

We're an extra set of hands. At anthemeap.com, you'll find everyday legal forms at your fingertips: wills, rental agreements and more. Catch an online seminar and plan your dream vacation. Or, let us show you how to assemble supplies so you're prepared for natural disasters or emergencies.

We're your know-it-all neighbor. Looking for child care and summer camps for your kids? Come to us. If you're a caregiver for older loved ones, we've got the scoop on that, too. From home health care to support groups in your area, we'll track them down for you. And whether you're moving in or moving out of the neighborhood, you can count on us. Get tips on how to buy or sell a house and find a mover. Check out some great advice on buying a car. Find education opportunities – for your children and yourself.

We're your watch dog. Why worry about identity theft? Get identity monitoring for free. And keep an eye on your credit. Learn how to get your free annual credit report. Know more, worry less. Read up on household and online safety for yourself and your kids. We've got your real watch dog covered, too. We can help you find pet sitters and pet adoption services.

We're your coach. Take control of your life, accomplish your personal goals and make your dreams come true. We can help you make a plan, get you headed in the right direction and give you tips for making it all happen. We also can help you succeed on the job. We can teach you how to lead effective meetings and get credit for your work. Plus, you can test yourself on how well you can manage conflict in your personal relationships.

And yes, we're good listeners. We're here for you by phone and online. You get 24/7 toll-free access to counselors. You can speak with a legal or financial expert for help on divorce, custody, consumer issues and more. Call 800-999-7222 to get confidential help. And when you're on anthemeap.com and need help, we're there too.

Keeping a healthy, balanced life has never been easier. Let your Employee Assistance Program help.

Put your Employee Assistance Program to work and balance your life like a pro.

Visit anthemeap.com. Login: AOC



Language Access Services - (771) 700-7222
Spañol - Tenemos el directorio de asistencia en español en su idioma a su servicio gratuito. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda.
Chinese - 您有權使用您的語言免費獲得健康資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。
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Get help with whatever you need:

- Finding child care or summer camps
- Elder care resources
- Free identity theft monitoring
- Vacation planning tips
- Budgeting tools
- Legal forms
- Pet care resources
- Car and home buying advice
- Career advice
- College planning tips