



## Diocesan Policy Regarding Health Insurance for Retired Clergy

*Clergy must have been actively employed consecutively for at least five (5) years in a full-time church position within the Diocese of West Texas and is canonically resident at the time of retirement.*

Actively employed Clergy, age 65 or older, is offered two UnitedHealthCare® Group Medicare Advantage options from Church Pension Group (CPG):

|                    |                            |
|--------------------|----------------------------|
| Comprehensive Plan | \$449 per person per month |
| Premium Plan       | \$540 per person per month |

In addition, Dental coverage options are available from Delta Dental:

|                            |                           |
|----------------------------|---------------------------|
| Delta Dental Basic         | \$62 per person per month |
| Delta Dental Comprehensive | \$75 per person per month |
| Delta Dental Premium       | \$91 per person per month |

**Based on twenty (20) years of credited service, CPG will contribute \$540 per month towards the selected supplement and dental plans.** For credited service of less than 20 years, the amount of funding steps down 5% every year (i.e. Ten (10) years of credited service has \$270 towards the cost of the selected plans).

The Diocese of West Texas will pay up to \$130 per month for the priest and his/her spouse unless the spouse is employed and has medical coverage through the employer. The \$130 per person will be applied to the combined total of medical, dental, and group life benefits, and supplement plan chosen. The priest and spouse will be responsible for any amount of the premium that is more than the \$130.00 (\$260.00 per couple).

### Diocese of West Texas Scale of Benefits Based upon Years of Service

| Total Years of Service in Diocese | Level of Benefit Premium           |
|-----------------------------------|------------------------------------|
| 15 years                          | up to \$130 monthly (\$260 couple) |
| 10 - 14 years 11 months           | up to \$ 88 monthly (\$176 couple) |
| 5 - 9 years 11 months             | up to \$ 44 monthly (\$88 couple)  |
| 0 - 4 years                       | not eligible for benefit           |

### Split Bill Coverage

When the clergy retires and enrolls in Medicare, the Diocese will pay up to \$130.00 towards the coverage of the plans. An additional amount up to \$130.00 towards the spouse's coverage will be applied once the spouse turns 65. To receive this benefit, **the spouse must enroll in one of the Diocesan Plans provided by the Medical Trust**. The clergy and the spouse must pay any costs which exceed Church Pension and the Diocesan contributions.

### Early Retirement

If the priest decides to retire prior to the age of 65, the priest and spouse may continue to be insured under the Diocesan group Medical insurance plan and pay for the premiums until they reach the age of 65. Upon turning 65, he/she will be eligible for the Medicare Supplement offered through the Diocese as described above.

### Clergy Widows/Widowers

The group Medical insurance plan in effect for the spouse at that time of the clergy's death continues. If the clergy dies prior to the spouse's age of eligibility for Medicare (65-years old), the spouse is required to continue in her/his present coverage. Upon turning 65, the widow/widower becomes eligible for the Medicare Supplement plans offered through the Diocese.

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#### Retired Clergy (65+ years old) Eligible Benefits

- Group Medicare Advantage with Prescription Coverage
- Dental Insurance
- \$2,000 Group Life Policy for Clergy person