



Coverage and Benefits Options for Retired Plan Members

Your options under the Benefits Plan of the Presbyterian Church (U.S.A.) change when you retire. This chart will help you determine the options for which you may be eligible after you retire, depending on your age and other eligibility requirements.* These options 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 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 (including prescription drug, vision exam benefit, and Teladoc)	<ul style="list-style-type: none"> • Retiree medical (if you and/or eligible family members are Medicare-eligible and you meet plan eligibility requirements) or • Medical continuation in the plan in which you are enrolled before you retire (if you and/or eligible family members are not Medicare-eligible) <p>If you do not enroll in retiree medical or medical continuation, medical coverage ends on the last day of the month of your last day of work, or the end of the month through which benefits are extended (for Pastor’s Participation, medical coverage ends when no-cost coverage ends).</p>
Livongo for Diabetes	Participation in the program ends when medical coverage ends. You will be offered the option to continue coverage on a self-paid basis.
Call to Health	Participation in the initiative ends when medical coverage ends. Tango cards do not expire as long as you continue to have access to the link you receive by email (e.g., send it to your personal email, if currently sent to your work email).
Dental benefits (Aetna)	Coverage ends on the last day of the month of your last day of work, or the end of the month through which benefits are extended.
Vision eyewear coverage	Coverage ends on the last day of the month of your last day of work, or the end of the month through which benefits are extended.
Disability benefits	<p>Coverage ends on the last day of the month of your last day of work, or the end of the month through which benefits are extended.</p> <p>If you are receiving disability benefits, benefits end as described by the Benefits Plan.</p>
Supplemental disability benefits	Coverage ends on the last day of the month of your last day of work, or the end of the month through which benefits are extended.
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 three months after employment ends).

*Members in Triple-S and GeoBlue 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 the designated beneficiaries of a retiree.
Term life coverage	Coverage ends on the last day of the month of your last day of work, or the end of the month through which benefits are extended.
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 age 69.
Defined Benefit Pension Plan	When you retire, you no longer accrue pension credits.
Retirement Savings Plan of the Presbyterian Church (U.S.A.) (RSP), a 403(b)(9) plan	<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. • You may leave the funds in the account until you reach age 73, when you must begin minimum required distributions.
Healthcare flexible spending account (FSA)	Contributions to a healthcare FSA end on the last day of the month of your last day of work, or the end of the month through which benefits are extended. You have three months from the date active employment or coverage ends to submit claims for expenses incurred before the last date of active employment or coverage. Any amount remaining in your account after that date will be forfeited.
Dependent care flexible spending account (FSA)	Contributions to a dependent care FSA end on the last day of the month of your last day of work, or the end of the month through which benefits are extended. If you have a balance in your dependent care FSA, you may incur eligible expenses through the end of the plan year and submit claims within three months from the end of the plan year. Any funds remaining in your dependent care FSA after that date will be forfeited. Reimbursements are limited to the amount in your account on the date active employment or coverage ends.
Health savings account	Contributions end when you are no longer covered by a high deductible health plan only. You may continue to use, and otherwise manage, the balance in your health savings account for eligible expenses.

This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern. Visit pensions.org or call the Board at 800-773-7752 (800-PRESPLAN) for a copy of the plan document.