

# Guide for the Senior Priest In the Archdiocese of Boston



***“Tu Es Sacerdos in Aeternum”***

*“You are a priest forever”*

PS 110:40



**Clergy Health and Retirement Trust**



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## Clergy Health and Retirement Trust



**Our Mission:** Provide for the health, well-being, and long term care needs of the priests in good standing of the Archdiocese of Boston who have devoted their lives to the spiritual needs of others

**Our Vision:** We envision a secure future of care, compassion, and dignity for our priests

## Transitioning to Senior Priest

*“For, O Lord, all times and all seasons are of your making.”*

(Adapted from the Roman Missal)

*Retirement introduces a very significant change in a person’s life and can be appropriately termed a crisis, for it offers new opportunities and/or substantial personal strain. Having left the familiar routines and relationships of the workplace (full-time ministry) behind, the priest embarks on a whole new relationship with self, God, and the Church in which he reflects more deeply on the meaning of life with God and the Church community.*



Times of transition sometimes requires conversations with people you can trust. The following are some resources that available for conversations that can take place in a confidential, safe, and supportive environment:

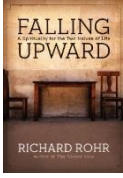
**Very Rev Robert Connors, Ph. D., South Regional Episcopal Vicar**, has been appointed by Cardinal Sean as the Delegate for Pastoral Care for Senior Priests. Fr. Connors centers his ministry in helping priests to transition to senior priest status as well as Senior Vicar. He is also an advocate for priests to start preparing in the decade before that change. He is available to help you with your transition. He can be contacted at [rconnors@rcab.org](mailto:rconnors@rcab.org) or 617-413-2005.

**Reverend John Allan (“J.A.”) Loftus, S.J., Ph.D.** is a licensed psychologist and a Jesuit priest based in Boston, Massachusetts. He is available as a confidential consultant, and he is also available to see priests as a therapist. He can be contacted at (617)-910-8396.

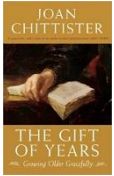
**Dr. Matthew McGonagle** is a board-certified adult psychiatrist based in Wellesley, Massachusetts, who has been retained to act as a confidential consultant and, if necessary, a source of referral to an appropriate therapist. You can contact Dr. McGonagle at 781-237-2030.

*Reach out to your brother priests; remember you have been there.*

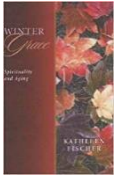
## Recommended Readings



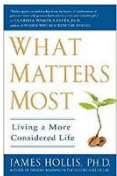
**Falling Upward: A Spirituality for the Two Halves of Life** by *Richard Rohr* explains why the second half of life can and should be full of spiritual richness and offers a new view of how spiritual growth happens.



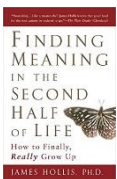
**The Gift of Years: Growing Older Gracefully** by *Joan Chittister* looks at the many facets of the aging process, from purposes and challenges to struggles and surprises.



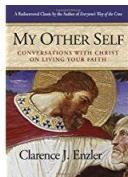
**Winter Grace: Spirituality and Aging** by Kathleen Fischer reveals that aging is a process rich with joy and blessing, not something to dread. Moving into the heart of the Christian paradox of death and resurrection, this book shows how the losses that accompany aging can lead to freedom and new life.



**What Matters Most: Living a More Considered Life** by James Hollis helps readers learn to appreciate (even be amazed by) events unfolding within, even as the external world creates constant struggles.



**Finding Meaning in the Second Half of Life: How to Finally, Really Grow Up** by *James Hollis* explores the ways we can grow and evolve to fully become ourselves when the traditional roles of adulthood aren't quite working for us, revealing a new way of uncovering and embracing our authentic selves.



**My Other Self: Conversations with Christ on Living Your Faith** by *Clarence Enzler* leads the reader through the journey of the Christian life. It begins with the call to live in friendship with Christ and fulfill Christ's desire. Then examines the means of the Christian life: detachment, virtue, prayer, avoidance of sin, and the Eucharist. Finally exploring the goal of the journey: a life of union with Christ as his disciple and complete joy with Him in eternity.

## **Health and Wellness**

*An active mind and an active body are important throughout life but are especially significant during the retirement years. Keeping mentally and physically fit, proper nutrition, weight control, limiting alcohol consumption, and **more importantly** increased interaction with family, friends, and your brother priests should be part of any retirement plan.*

### **The Three Pillars of Wellness**

**Sleep** – The goal is 8 hours per night. Sleep has a profound effect on your health. How do you get more? Following healthy sleep habits can make the difference between restlessness and restful slumber. Making quality sleep a priority is worth the effort.

**Nutrition** – Every time you eat or drink, you are either feeding disease or fighting it. Focus on more fruit and vegetables each day.

**Movement** – Our bodies were made to move! And we know that to keep our muscles in shape, we need to move them. Make an effort to move your body each day. Moving your body gets your heart beating and your blood flowing. Moving lifts the mood, circulates lymph fluid, makes stronger bones and enhances brain health.

*They are all interconnected and collectively affect your Whole Health. If one is not sleeping well, one is spending more time awake, which increases the chance of eating and induces fatigue that leads to more eating (especially carbohydrates) and lesser physical activity.*

#### **Clergy Health and Retirement Trust (CHRT) Care Team**

The Care Team is committed to addressing the specific holistic and wellness needs of all priests. They offer one-on-one advocacy to priests with health concerns, particularly as they navigate the services of the healthcare system. The team consists of a nurse, a senior care manager, a certified health coach (and personal trainer) and members of the administration of Regina Cleri.

#### **Annual Wellness Visits:**

Members of the Care Team make annual wellness visits to the senior priests who live in their own residence and in parishes once a year. Don't be surprised if you receive a phone call from one of them asking for a visit.

*If you know of a brother priest who is in the hospital or are concerned for the welfare of a brother priest, please call the nurse at 617-746-5646.*

# Annual Preventative Checklist

One of the easiest ways to stay healthy is having a physical each year. Having a physical each year makes it easier for your doctor to spot problems earlier, when they are easier to treat. Your doctor also will recommend screening tests you may need to prevent future medical problems.

Preventative health screenings are important, even if you feel fine. The following annual Preventive Checklist page lists some screenings and items that you should review with your doctor during your annual physical.

✓ During your **annual physical** with your doctor you should:

- Check height and weight
- Discuss medication interactions
- Screen for:
  - Risk of falling
  - Alcohol and tobacco use
  - Depression
  - Cholesterol and other lipids (more frequently if being treated for high cholesterol)
  - Blood Pressure (more frequently if being treated for high blood pressure)
  - Blood Sugar (glucose) (more frequently if being treated for diabetes)
  - Prostate cancer



- ✓ **Dental Exam:** Cleanings every 6 months; your dentist also will be checking for any gum disease
- ✓ **Vision Test**
- ✓ **Eye Exam for Glaucoma**
- ✓ **Hearing Exam**
- ✓ **Other Screenings**
  - Colorectal cancer
  - Osteoporosis
- ✓ **Vaccinations**
  - Flu
  - Pneumonia
  - Tetanus booster (every 10 years)
- ✓ **Shingles Vaccine:** If you have not had the Shingles vaccine please consult your doctor about whether or not you should have the vaccine



## Financial/Estate Planning

According to the Boston College Center for Retirement Research, “working longer is the key to a successful retirement for most households.” It’s important to understand that working longer doesn’t necessarily mean working forever.

The report goes on to note that while most households are unprepared for retirement at age 62 (the earliest you can take Social Security), those who work until age 70 substantially improved their “retirement readiness.” Increased longevity, less physically demanding jobs, and better overall health means people who have the ability to work longer may want to consider this option.

For members of the clergy whose retirement age tends to be slightly later, this creates a real opportunity for those willing to plan accordingly.

Now that you are “retiring” you may be curious as to when or if you should update or review your plan. Generally speaking, there is no time like the present to make sure your plan lines up with your goals and objectives. You should be reviewing your plan at least annually, but there are times when a more detailed review or analysis may be needed.



Retirement, changes in health, or an anticipated inheritance, are just a few of the possible “planning milestones” that when reached might call for a meeting with your attorney and your financial planner. A thorough review of the changes and their impact on your goals and objectives will help determine whether or not any adjustments should be made to your plan.

The Clergy Health and Retirement Trust has retained the services of an experienced elder care attorney and financial advisor, **Mr. Joseph (Jay) Marsden**, to guide you in financial and estate planning. Jay has been working with our priests since 2009 and has a true understanding of the specific circumstances and planning needs of our priests. Jay is available at 508-858-5324 or [jay@jaymarsdenlaw.com](mailto:jay@jaymarsdenlaw.com) for consultations and advice regarding:

- Estate Planning:
  - Powers of Attorney
  - Health Care Proxies
  - Wills and Trusts
  - Planned Giving
  - Funeral Planning
- Long Term Care Planning
  - Medicare versus Medicaid
  - Archdiocese Housing Policy

## Retirement Planning Checklist

1. **Review your finances and income plan with a professional financial advisor**
  - Review and discuss the importance of setting up the right withdrawal rate from the appropriate retirement accounts so you don't outlive your savings.
  - Make sure your investment strategy meets your long-term goals and risk tolerance.
2. **“Work the Plan”**
  - Review your retirement income plan annually.
  - Review and adjust your withdrawal strategy to help avoid outliving your assets.
  - Consolidate your assets into one account or one company for better management.
3. **Estate Plans:** For many, estate plans that were drafted some years ago may need to be reviewed and updated, with specific attention paid to certain areas. Below is a list of items that should be reviewed and questions you should ask:
  - **Powers of Attorney (POA):** Are the people originally named in your POA still involved in your life both personally and geographically? This is one document that unlike fine wine does not get better with age. Many institutions are hesitant to accept old POAs. Are these people still in your life? If so, are they still able to help you?
  - **Health Care Proxy (HCP):** Are the people named in your original HCP still the ones you want making healthcare decisions for you? Are they themselves physically able to be involved in your care?
  - **HIPPA Authorization Form:** Have you given someone the ability to assist in healthcare decisions without your becoming incapacitated? Without this form, loved ones are unable to speak to your healthcare professional about your healthcare options.
  - **Will:** Is it time to update your bequests and disposition wishes to your loved ones? Have family members pre-ceased you and changed your family dynamics? Have you accumulated assets beyond what you may have anticipated?
  - **Trusts:** Would you like to avoid having your estate pass through the lengthy, public, and expensive process of probate? Is it time to think about protecting assets in the event of a nursing home placement? Do you have specific charities in mind that you would like to make a bequest of some portion of your estate?

It is important to make sure you not only have these documents, but also that they reflect your current wishes. Without them, a trip to the probate court and a guardianship proceeding may be the only options available, and the outcome may not be what you desire.

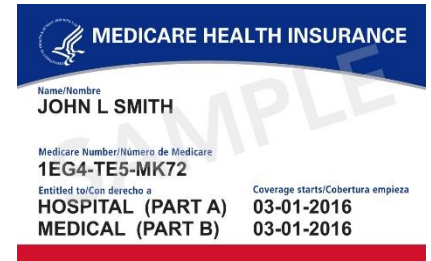
4. **Long-Term Care Planning:** One common misconception is that Medicare, the Archdiocese, or the Clergy Health and Retirement Trust will cover the cost of long-term placement in a nursing home. This is **NOT** correct. It is important to make sure you understand your options in the unlikely event your health condition makes placement in a nursing home a possibility. At a cost of around \$10,000 a month, this is the one area of planning that requires a real understanding of your options and how those options impact your longer-term goals and objectives.

## Retirement Benefits

As a priest incardinated in the Archdiocese of Boston, you are entitled to health and retirement benefits of the Clergy Health and Retirement Trusts. Those benefits include the following:

### Medicare A & B

After being granted senior priest status, if not already enrolled, a priest should apply for Medicare part B at the nearest social security office or online at [www.medicare.gov](http://www.medicare.gov). Medicare is a federally administered system of health insurance for individuals age 65 or older. If you get benefits from Social Security, you automatically get Part A starting the first day of the month you turn age 65.



- **Medicare Part A** is Hospital Insurance. It covers inpatient care in hospitals (critical access hospitals, inpatient rehabilitation facilities, and long-term care hospitals). It helps cover skilled nursing facilities (it does **NOT** cover custodial or long-term care), hospice, and home health care services. There is no monthly premium if you paid Social Security taxes while actively working.
- **Medicare Part B** is Medical Insurance. It covers doctor visits, outpatient care, and some preventive services. It generally pays 80% of the Medicare-approved amount for covered services.



Once the Senior Priest has enrolled in Medicare B, he will be enrolled in the **Tufts Medicare Complement Plan**. This plan is designed to enhance your Medicare coverage. Medicare provides primary coverage and receives claims first. The Tufts Medicare Complement Plan provides complementary coverage and receives claims for payment after Medicare has made its determination.



The Delta Dental policy for the senior priest remains the same as when he was active, which covers up to \$5,000 per calendar year, after a \$500 deductible is met. The deductible does not apply to Diagnostic and Preventative services:

- Cleanings (once every 6 months)
- Single Tooth X-ray (as needed)
- Periodic Oral Exams (once every 6 months)

The dentist office should process all claims through Delta Dental.

## Monthly Retirement Stipend

All senior priests are paid according to their housing arrangements. In the event of retirement or change in residence other than the first (1<sup>st</sup>) day of the month, the adjustment will be made the following month.

### Schedule of Benefits as of 1/1/14

	<b>Residence</b>	<b>Monthly Stipend</b>	<b>Housing Supplement</b>
A	Own Residence*	\$2,077.53	\$600 Included
B	Parish Residence	\$1,477.53	\$600 (Paid to Residing Parish)

### **Regina Clergy Effective January 1, 2020**

Type of Residence	Monthly Stipend	Monthly Housing Cost
Independent Living (Small Room)	\$641.53	\$1,436.00
Independent Living (Medium Room)	\$441.53	\$1,636.00
Independent Living (Large Room)	\$241.53	\$1,836.00
Clinical Floor	190.53	\$1,887.00

\* Includes the admission to an assisted living, nursing home, and long-term care facilities.

- **Taxes:** Consult your tax advisor regarding the amount (if any) that you want deducted for state and federal taxes.
- **Form 1099R:** By January 31<sup>st</sup> of each year a 1099R will be mailed to you for the prior year.

### Retreat Benefit

Senior priests are allowed \$350 per calendar year for retreats. The priest is asked to send his request for retreat payment to the Clergy Benefits office, noting the date, location, and cost of the retreat. A priest may go on more than one retreat but he can only be reimbursed up to \$350 in a calendar year.

### Car Insurance

The Clergy Health and Retirement Trust does not reimburse senior priests for automobile insurance. However, a senior priest in residence could be reimbursed by the Parish.

## Residence Options for Senior Priests

### Parish Rectory



In light of the great need for priestly ministry in our parishes, senior priests are a welcomed asset when they take up residence in a parish rectory. Free from the responsibilities of administration, being a senior priest in residence offers a rewarding mixture of exposure to parish life, priestly fraternity, and the freedom of time during one's senior years. The Clergy Personnel office is willing and able to assist any senior priest with identifying possible opportunities.

Should such an opportunity come about, the prospective Senior Priest is urged to thoroughly familiarize himself with the living situation in the rectory and to have a general sense of the Pastor's expectations of him, before making any commitment.

Some items to consider while evaluating a rectory living situation:

- At least five prepared main meals each week
- Basic housekeeping service; i.e., laundry and room care
- A written understanding of the services to the parish for which the Senior Priest will be responsible. This not only avoids confusion but also misunderstanding and any resultant unhappiness.

### Own Residence



Living on your own establishes an independent lifestyle. A priest will thrive in such a lifestyle when there is a support network of brother priests, family, and friends.

If one's future years are to be in such an arrangement, please consider some of the following:

- Make your name availability for ministry known to the local pastors
- Seek out opportunities for priestly fraternity (i.e. gathering for weekly dinners)
- Attend monthly vicariate meetings to stay apprised of news and events

## **Regina Cleri Residence for Senior Priests**

***Regina Cleri is a private, independent residence offering a spectrum of services and care supporting the health and vocation of eligible senior priests of the Archdiocese of Boston.***

Located in the heart of the Massachusetts General Hospital campus in Boston's West End neighborhood, Regina Cleri is home to 54 senior men who together have dedicated more than 2,800 years of priesthood to our Church. Regina Cleri also offers two respite rooms for active or senior priests recovering from surgery or illness who need a quiet place to restore their health before returning to ministry. Since 1964, the mission of Regina Cleri has been to provide senior priests who have retired from active, full-time ministry with the quality, holistic care they need to continue living their vocation.

Each resident enjoys:

- A two-room suite with a full bath and balcony
- Free parking
- Three meals each day in the community dining room
- Weekly social activities to encourage a balanced lifestyle.
- Full housekeeping and laundry services
- An in-house barber and podiatrist.



Residents also benefit from:

- Regular flu and blood pressure clinics
- Wellness seminars
- Assistance with medication management when needed.

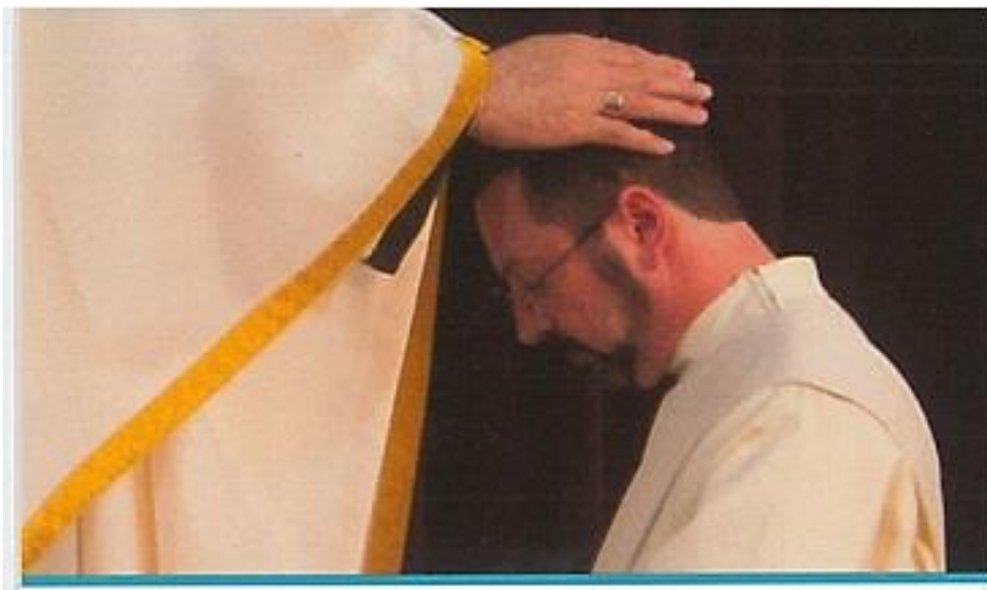


The opportunity for continued spiritual growth is the primary goal of the Regina Cleri residence. Holy Mass is con-celebrated daily among the residents along with the recitation of the rosary. Monthly days of recollection as well as an annual in-house retreat also support each priest in his lifelong commitment to grow in faith and unite himself more closely to Christ each day.

Regina Cleri is not a licensed nursing home, nor is it an assisted living facility. Regina Cleri is a private residence supported by the Clergy Health and Retirement Trust for senior priests who would benefit from living in a community environment in their senior years. It is thoughtfully and intentionally designed to meet the changing needs of priests who are aging in place, enabling them to live as independent a lifestyle as possible.

To discuss availability and eligibility, please make an appointment with Mr. Stephen Gust, the Director of Regina Cleri, by calling 617-523-1861.

## Salve Regina Legacy Society



*The moment that you are presented for the priesthood, you are called “brother.” As the bishop lays his hands upon you, you become part of a family, a true brotherhood united in Christ.*



As priests of the Archdiocese of Boston, you have a special opportunity to help secure the future for your brothers in Christ. Membership in the Salve Regina Legacy Society is open to all priests who have made a planned gift to the Clergy Health and Retirement Trust<sup>1</sup>, which supports the health and well-being of all diocesan priests in good standing.

A planned gift in the form of a will bequest is a simple and effective way to provide support for your brother priests while allowing you to enjoy the use and ownership of your assets now. Upon your death, funds will be distributed according to your instruction and are tax-exempt.

Clergy Health and Retirement Trust Legal Name:  
RCAB Clergy Benefit Funding Trust ID #45-3995881

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<sup>1</sup> Legal Name: RCAB Clergy Benefit Funding Trust ID # 45-3995881

## Important Contact Information

<p><b>Joan Smith</b>  <b>Clergy Benefits Office</b>          617-746-5655  <a href="mailto:jsmith@rcab.org">jsmith@rcab.org</a></p>	<ul style="list-style-type: none"> <li>• Questions regarding Medical or Dental coverage</li> <li>• Retirement stipend</li> <li>• Retreat reimbursements</li> </ul>
<p><b>Clergy Personnel Office</b>          617-746-5866</p>	<ul style="list-style-type: none"> <li>• Address changes</li> <li>• Residence options</li> <li>• Helping out at a parish</li> </ul>
<p><b>Clergy Support &amp; Ongoing Formation</b>          617-746-5831</p>	<ul style="list-style-type: none"> <li>• Senior priest retreats</li> <li>• Registration for the Chrism Mass, St John Vianney cookout, Convocation</li> </ul>
<p><b>Amy Nash, LSW</b>  <b>Senior Care Manager</b>          617-746-5647  <a href="mailto:anash@rcab.org">anash@rcab.org</a></p>	<ul style="list-style-type: none"> <li>• Questions regarding available services for seniors</li> <li>• Home visits to discuss care needs</li> </ul>
<p><b>Kate Marshall, HC,PT</b>  <b>Wellness Coordinator</b>          617-746-5682  <a href="mailto:kmarshall@rcab.org">kmarshall@rcab.org</a></p>	<ul style="list-style-type: none"> <li>• Certified Health Coach and Personal Trainer</li> <li>• One on one appointments available for specific wellness needs</li> </ul>
<p><b>Very Rev. Robert L Connors</b>  <b>Delegate for Pastoral Care of Senior Priests</b>          617-413-2005  <a href="mailto:rconnors@rcab.org">rconnors@rcab.org</a></p>	<ul style="list-style-type: none"> <li>• Support for retiring priests</li> <li>• Support for Senior priests</li> <li>• Advocate for Personal Concerns</li> </ul>
<p><b>Matt McGonagle, MD</b>          781-237-2030  <a href="mailto:mmcgonag@verizon.net">mmcgonag@verizon.net</a>  <a href="http://www.drmatthewmcgonagle.com">www.drmatthewmcgonagle.com</a></p>	<ul style="list-style-type: none"> <li>• Referrals to Therapists</li> <li>• Advice</li> </ul>
<p><b>Rev. JA Loftus, SJ</b>          (617) 910-8376</p>	<ul style="list-style-type: none"> <li>• Therapist</li> </ul>
<p><b>Jay Marsden</b>          617-306-1572  <a href="mailto:jay@jmarsdenlaw.com">jay@jmarsdenlaw.com</a>  <a href="http://www.jmarsdenlaw.com">www.jmarsdenlaw.com</a></p>	<ul style="list-style-type: none"> <li>• Estate Planning</li> <li>• Advice regarding Medicaid, long-term care</li> </ul>
<p><b>Stephen Gust</b>  <b>Director, Regina Cleri</b>          617-523-1861  <a href="mailto:sgust@reginacleri.org">sgust@reginacleri.org</a></p>	<ul style="list-style-type: none"> <li>• Admission to Regina Cleri</li> </ul>



<p><b>Tufts Health Plan</b>  1-800-462-0224  <a href="http://www.tuftshealthplan.com">www.tuftshealthplan.com</a></p>	<ul style="list-style-type: none"> <li>• Questions regarding a bill that you received</li> <li>• Need a new card</li> <li>• Pharmacy issues</li> <li>• EyeMed</li> </ul>
<p><b>Delta Dental</b>  1-800-872-0500  <a href="http://www.deltadentalma.com">www.deltadentalma.com</a></p>	<ul style="list-style-type: none"> <li>• Questions regarding your dental coverage</li> <li>• Bill from dentist</li> <li>• Need a new card</li> </ul>
<p><b>Medicare</b>  1-800-Medicare (1-800-633-4227)  <a href="http://www.medicare.gov">www.medicare.gov</a></p>	<ul style="list-style-type: none"> <li>• Questions regarding Medicare coverage</li> <li>• A bill that you received</li> <li>• Need a new cad</li> </ul>
<p><b>Social Security</b>  1-800-772-1213  <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a></p>	<ul style="list-style-type: none"> <li>• Questions regarding your social security benefit</li> <li>• Change of address</li> </ul>





