

Important information regarding Tufts POS plan for active priests over 65 for whom Medicare is primary:

Even though Medicare will be the primary coverage you will still be enrolled in a POS (Point of Service) plan:

- ◆ All medical must continue to be authorized by a primary care physician
- ◆ You must get a referral for visits to a Tufts provider other than your primary care physician
- ◆ You must show both Medicare and Tufts cards for a visit to a health care provider
- ◆ Claims will be sent to Medicare first. The remaining portion will be sent to Tufts Health Plan
- ◆ For any issues regarding coordination Medicare or Tufts must be contacted
- ◆ If you get a bill from a provider please contact that provider to verify that both Medicare and Tufts were billed

For Additional Information:

Medicare

1-800-Medicare (1-800-633-4227)
www.medicare.gov

Tufts Health Plan

Member Services: 1-800-462-0224
www.tuftshealthplan.org

Social Security Administration

1-800-772-1213
www.ssa.org

Small Employer Exception

Clergy Benefits Office

66 Brooks Drive
Braintree, MA 02184
Phone: 617-746-5655
Fax: 617-779-4576
www.clergytrust.org



Clergy Health and Retirement Trust
Caring for the Well-Being of our Boston Priests

What is the Small Employer Exception?

The Small Employer Exception (SEE) allows Medicare to be the “primary payer” of medical expenses and Tufts to provide insurance as “secondary payer”. The primary payer pays the claim first and then sends the balance to the secondary payer.

Who is Eligible?

Parishes that have fewer than 20 employees on the payroll for any 20 or more calendar weeks in the current or preceding year.

A Brief History

A review of Clergy Health and Retirement Trust expenses revealed that the single largest cost is medical. One way to alleviate that extra cost is to take advantage of Medicare’s Small Employer Exception. Participation in this program has saved the Clergy Medical Trust over 2 million dollars on medical claims since its inception in July 2010.

What the Parish Needs To Do

- Verify employee count, sign and return the Employer Certification form to the Clergy Benefit Coordinator.
- Track staff count and notify Clergy Benefits Coordinator of changes in staff to 20 or greater
- Reimburse the priest for Medicare B premium.

Clergy Health and Retirement Trust will bill the parish the regular assessment for Clergy Medical minus the cost of the Medicare B premium.

What the Priest Needs To Do

- Enroll in Medicare parts A & B
- Arrange reimbursement by parish for part B premium (reimbursement by parish is non taxable income and is excludable from gross income under section 106 of IRS code.
- Notify Clergy Benefits Coordinator if moving to a new parish. This could impact eligibility for SEE.
- Present both Medicare and Tufts cards at all medical appointments

Tufts POS plan for Active Priests for whom Medicare is Primary

Once a priest enrolls in Medicare A and B **and** the Small Employer Exception is approved by CMS (Centers for Medicare & Medicaid Services), he will be transferred to the Tufts POS plan for Active Priests over 65 with the following changes at the in-network (authorized) level:

No co-pays for:

- Office Visits
- Emergency Room Visits
- Mental Health

Prescription co-pays:

- Tier 1: \$2.00
- Tier 2: \$2.00
- Tier 3: \$5.00