



# Pension Plan

## *Frequently Asked Questions*

*A guide to your benefits, eligibility, and contributions*

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**ISSUED**  
June 2026

**FOR**  
Members & Employers

**PENSION BOARD**  
*Trustees of the Plan*

## PENSION BOARD

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Board members are elected at All American Councils. The Board meets quarterly throughout the year with key professional consultants. GRS Consultants provides actuarial services. Investment services are provided by Morgan Stanley Wealth Management. The Semo Law Group has been retained as legal counsel. Barnes Wendling performs an annual independent review of the Plan's financial records.

## INVESTMENTS

*How Plan assets are managed*

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### **How are the Pension Fund investments managed?**

The Morgan Stanley financial manager, backed by an entire team of research analysts and independent investment managers, works with the Pension Board to oversee and manage the OCA Plan assets that are collectively invested for the retirement benefits for all Plan participants.

## ENROLLMENT

*Eligibility and participation rules*

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### **Who is eligible to join the Plan?**

With the exception for the Diocese of Sitka and Alaska, below, all OCA clergy are required to participate. Effective January 1, 2025, all eligible full-time lay employees — those who customarily work at least 20 hours per week — are also required to participate. Members must execute the required enrollment documents and begin contributions on the first day of the month coincident with or next following the date they begin service for the Church.

You cannot join the Plan if you are a part-time employee who customarily works less than 20 hours per week, or if you were hired after age 60.

### **Diocese of Sitka and Alaska**

Clergy and lay persons serving in the Diocese of Sitka and Alaska are generally not eligible to participate. The only exceptions are:

- Any clergy or lay employee who was a Plan participant as of April 2, 2024 must continue to participate.

- If a parish was already participating in the Plan as of April 2, 2024, all of its eligible clergy and lay employees must continue to participate.
- Any parish that has executed an agreement of participation with the Plan, along with its eligible clergy and lay employees, must participate.

Persons working at a mission or mission station who do not receive Compensation are not eligible.

## **CONTRIBUTIONS**

*What counts, what's owed, and by whom*

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### **What is Pensionable Compensation?**

Pensionable Compensation means the sum of your annual base pay or cash salary plus your clergy housing allowance and, for lay people, the value of your employer-provided housing if that is required of you. Any housing allowance you receive each year will be included in your pensionable compensation. Pensionable Compensation is the cash compensation or other form of monetary payment paid to an Employee for services rendered to the Employer (parish). It does not include any living allowance, automobile allowance, per diem allowance, or other forms of living expenses.

Pensionable Compensation also includes any stipend that is not restricted to, or used to, reimburse you for expenses relating to services for the Church. The determination is made without regard to whether you are issued a Federal Form W-2, Federal Form 1099, or any other form of reporting.

### **Is the SECA reimbursement paid to clergy included in Pensionable Compensation?**

Yes. SECA (Self-Employed Contributions Act) reimbursement is cash compensation paid to the priest for his services and is not restricted to any particular use. The Plan treats it as Pensionable Compensation regardless of how it is labeled by the parish or how it is reported (W-2, 1099, or otherwise).

The only items excluded from Pensionable Compensation are the narrow categories noted above: living allowances, automobile allowances, per diem allowances, and other forms of living expenses. SECA reimbursement is not among them.

### **What are the current required contribution amounts for employers and members?**

Effective January 1, 2024, the Employer Contribution has been increased to 14% of Pensionable Compensation. The increase is mandatory for all employers. The Member Contribution remains at 6% of Pensionable Compensation.

### **Does my parish owe contributions for Inactive, Ineligible, or Non-Compliant Members?**

Yes. Effective January 1, 2025, employers (parishes and other Church institutions) are required to make a 14% mandatory monthly Employer Contribution for each Inactive Member, Ineligible Member, and Non-Compliant Eligible Member — in addition to the 14% required for Active Members.

## **Can I contribute my required contributions with income from a secular job or another jurisdiction?**

No. Mandatory employee and employer contributions can only be made on OCA income.

## **If our parish uses a supply priest, are contributions still owed on what we pay him?**

Yes. This is one of the most commonly misunderstood areas of the Plan, so it is worth stating plainly: the parish's contribution obligation is separate from the supply priest's eligibility status.

Because the parish is an OCA institution, it is an Employer under the Plan and owes a contribution on Compensation paid to clergy for services rendered. What changes based on the supply priest's status is only the rate:

- If the supply priest is an eligible Active Member of the Plan, the parish owes the full 20% — the 14% Employer Contribution plus the 6% Member Contribution withheld from his pay.
- If the supply priest is not eligible to be an Active Member (clergy serving in a category excluded under Section 1.16 of the Plan document, or otherwise classified as an Ineligible or Non-Compliant Eligible Member), the parish still owes the 14% Employer Contribution on the Compensation paid, under the rule effective January 1, 2025. No 6% Member Contribution is collected.

A parish without its own assigned clergy that pays clergy to serve liturgies always has a contribution obligation as long as the parish is under the OCA. The supply priest's eligibility determines whether the rate is 20% or 14%.

Two related situations are governed by separate Pension Office policies, available on [www.ocapension.org](http://www.ocapension.org):

- Retired clergy serving a parish on a temporary basis are addressed under the Policy on Retired Clergy and Temporary Service, which permits up to one month of compensated service at any one parish without affecting the retirement benefit.
- Retired priests assigned to small mission parishes are addressed under the Retired Priests Serving Missions protocol (approved May 20, 2025), which sets specific eligibility parameters under which the parish remits the employer contribution while the priest's pension continues uninterrupted.

Parishes uncertain about how to classify a particular arrangement should contact the Plan Administrator before remitting.

## **What are Voluntary Contributions?**

A member may also add Voluntary Contributions to their account in addition to the required employer and member contributions. From 1% to 10% of OCA monthly income can be contributed. Voluntary Contributions can be withdrawn at any time during employment, saved to enhance retirement benefits, or be withdrawn as a lump sum at retirement.

**My employer parish cannot afford contributions to the Plan. Can contributions be postponed until the parish finances improve?**

No. All parishes and clergy of the OCA are required to contribute to the Plan. The contribution structure is a percentage of your compensation and can be built into the compensation agreement. If contributions are not remitted, the consequences described below can result in significant loss of pension benefits for the affected members. Parishes facing financial difficulty are encouraged to contact the Plan Administrator promptly to discuss the situation.

**Should contributions be made BEFORE or AFTER tax?**

The Pension Board's administrative practice is to make no assumption on how the contributing parish employer or participant employee has treated the mandatory employee contribution for federal tax purposes and is aware that opinions differ. The Pension Board does not track or identify the amount of the participant's pre-tax or after-tax contributions, but reports one number as "taxable amount not determined" upon distribution. The Pension Board does not offer tax advice. Employer parishes and participants are encouraged to seek professional tax advice.

**If I live in a parish-owned rectory, should I still make housing allowance contributions?**

Yes. Housing allowance contributions should be based on the fair rental value of the home.

**Have Members retired with a benefit when the employer or member contributions were not paid in full?**

No. Benefits are based upon the Contributions received. No benefit credit is given where Contributions are not timely remitted to the Plan. The Plan's Collection Policy requires that all contributions are to be received within 20 days of the close of the month.

**NON-COMPLIANCE**

*Important consequences if required contributions are not made*

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Effective on and after April 2, 2024, if required Member Contributions are not made for a continuous period of 120 days, and after at least three written notices of delinquency (including one final notice) are issued to the member, the rector (or other responsible person), the treasurer, and diocesan administration, the member becomes a Non-Compliant Eligible Member.

If this happens before the member reaches Normal Retirement Date, the member forfeits all credited service earned before the date of non-compliance, along with all benefits derived from Member Contributions and the related Employer Contributions. Voluntary Contributions remain 100% vested but no longer earn interest from the first day of non-compliance and will be paid out as soon as administratively practicable after the 120-day period.

## Where can I find more resources?

We now have a website, [www.ocapension.org](http://www.ocapension.org), that will provide valuable resources about the Pension Plan. The Summary Plan Description (SPD) is the comprehensive reference document for Plan benefits and is available through the Plan Administrator.

Additionally, for all Active Members there is an Orthodox Church in America Pension Plan Member Website, [www.marcweb.com/ocamember](http://www.marcweb.com/ocamember), designed to help you understand the current value of your retirement benefits, review your personal information, modify your contact information, view and save correspondence from the OCA Pension Plan, and contact and securely upload documents to the OCA Pension Plan.

For Parishes/employers there is a website portal, [www.marcweb.com/ocaemployer](http://www.marcweb.com/ocaemployer), that will automatically calculate the monthly contributions by entering the participants' monthly salary, housing, and Voluntary Contributions whichever is applicable. The Parish/Employer will also have the capability to run reports that will show each payment received with the check information and the date it has been deposited.

## BENEFIT CALCULATION EXAMPLE

*How contributions translate into retirement income*

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### Can you give me an example of how my contributions work toward my retirement benefit at age 65?

Contributions from you and your employer are used to fund the Plan benefits. Contributions are based on your monthly Pensionable Compensation. Hypothetically, if your pensionable compensation equals approximately \$4,000 per month over a period of 15 years, you would be eligible at the normal retirement age of 65 for a lifetime benefit of approximately \$1,200 per month.

$$\mathbf{\$4,000 \times 15 \times 2\% = \$1,200 / \text{month}}$$

After 20 years, the lifetime benefit could hypothetically increase to about \$1,600 per month at the retirement age of 65.

$$\mathbf{\$4,000 \times 20 \times 2\% = \$1,600 / \text{month}}$$

The actual benefit amount that you receive for your entire lifetime is affected by many variables such as salary increases with subsequent contribution increases, periodic adjustments, increased number of years of service before retirement age of 65, specific personal situations, or postponing retirement over the age of 65.

### What are the Plan's Survivor Benefits?

If a member dies within the first 10 years of retirement, the surviving spouse will receive the member's full benefit for the remaining months to complete 10 full years. Beginning the 11th year, the surviving spouse will receive 65% of the member's monthly benefit for the rest of his or her life.

If there is no surviving spouse, and the member dies within the first 10 years of retirement, the named beneficiary will receive the member's full benefit for the remaining months to complete 10 full years.

### ***If a member dies before retirement***

Survivor benefits are also payable. A surviving spouse generally receives the member's contributions (with interest) as a lump sum, plus a monthly lifetime pension equal to 65% of the pension the member would have earned at age 65, less the lump-sum value of the member's contributions. If there is no surviving spouse, the named beneficiary receives the member's contributions in a lump sum.

Other options for lifetime payment to a surviving spouse that do not include the 10-year guarantee can be selected at the time of retirement. For more detailed benefit information and examples, please contact Michael S. Stieglitz, Pension Administrator, at [Michael@ocapension.org](mailto:Michael@ocapension.org) or 516-464-0415.

### **As a member of the clergy, do I pay taxes on my monthly retirement benefit?**

The Board approved a Parsonage Designation Declaration for members of the clergy receiving pension benefits. Retired clergy may be able to exclude a portion of their benefits from income tax. Details are available on the Pension page of the OCA website and in the Pension Office. The Board reminds all clergy to seek professional tax advice.

## **QUESTIONS**

*Who to contact — all communication will receive a response*

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### **PLAN ADMINISTRATOR**

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### **PENSION BOARD**

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*The Pension Board takes its duty to all members very seriously. As stewards of the Plan, the Trustees understand the responsibility and consider it an honor to be selected by their peers. This document is meant to provide brief answers to some common questions. Please do not hesitate to contact the Plan Office or Pension Board with any further questions you may have.*

