



# Window

## on your pension & benefits

The Presbyterian Church in Canada

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Visit the Pension & Benefits Board webpage for resources, newsletters, forms, board updates and information:

**[presbyterian.ca/  
pensionandbenefits](http://presbyterian.ca/pensionandbenefits)**



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## Message from the Pension and Benefits Board

The Pension and Benefits Board met in March 2019 to review the financial position of the pension plan, hear reports from the sub-committees of the board and meet with our actuaries.

In December 2018 our actuaries filed a March 31, 2018 valuation. This valuation showed the pension fund had a Going Concern funded ratio of 112% and a Solvency ratio of 87.5%. As the Solvency ratio of this valuation was above 85%, the church will not be required to file another valuation for three years, and the special payment requirements to fund the solvency deficiency have been lifted for that period.

The Board received an update regarding the Asset Liability Modelling (ALM) study, which is being done in partnership with the Trustee Board. An ALM study provides the tools needed to manage pension fund volatility and sustainability. The analysis will provide an understanding of the compromises between

minimizing the volatility of future contributions and maximizing future returns to reduce the long-term cost of the plan. It is anticipated that the study will be completed by the spring of 2020.

The Board also received an update regarding the restructuring of the pension regulator. The new regulatory body – the Financial Services Regulatory Authority (FSRA) – is expected to launch in June 2019 and will assume the functions and responsibilities of the current regulator, the Financial Services Commission of Ontario (FSCO). This new agency will have the authority to create pension rules that have the force of law under the FSRA Act, allowing it to respond to changes in the pension climate more quickly than its predecessor.



### NOW AVAILABLE ON OUR WEBSITE!

To help you better understand these updates, our website now features a Pension Glossary with common pension terms. Find it here:

**[presbyterian.ca/pension\\_glossary](http://presbyterian.ca/pension_glossary)**

# Online Learning with Your EAP

## Exploring Online Learning

Through our EAP provider, ComPsych, members of the group benefits plan can participate in online learning opportunities. These online workshops are offered in two ways: as live webinars throughout the year as well as on-demand pre-recorded presentations that members can access and watch at their own convenience. On-demand material is available by logging on to ComPsych's GuidanceResources Online website: [www.guidanceresources.com](http://www.guidanceresources.com).

The Pension and Benefits office is pleased to offer the following live webinars in 2019. Instructions for registering will be posted on our website and sent out by email throughout the year. Be sure to mark your calendars with the events that interest you. There is no cost to participate, and the recordings of these presentations will be available on our website after each session. Webinars are approximately 45-60 minutes in length.

### **Sailing On: A Guide to Transitioning Into Retirement**

*Wednesday, May 15, 2019 - 2:00 p.m. (Eastern)*

Moving from a career into retirement can be a challenging lifestyle adjustment. Many adults look forward to the benefits of retirement living but then often find themselves facing difficult issues. Participants will learn about various aspects of retirement living and planning, such as the potential emotional impacts of retirement and financial planning considerations.

### **Connecting Mind and Body for Healthy Living**

*Thursday, June 27, 2019 - 2:00 p.m. (Eastern)*

Your body responds to the way you think, feel and act. This is often called the mind/body connection. This webinar will teach participants how the body influences emotional and mental functioning, and how to identify symptoms of a possible mind/body disconnection. Participants will learn methods for achieving balance in life and ways to express feelings appropriately. This webinar will describe the importance of taking care of your health, and of consulting with a physician.

### **Financial Planning for Life**

*Tuesday, September 10, 2019 - 2:00 p.m. (Eastern)*

Financial goals are the specific long- and short-term objectives to be attained through financial planning and management efforts. This training will teach participants to understand the importance of having realistic financial goals clearly defined; recognize the importance of managing finances to address goals; develop achievable steps to stay on track; and take appropriate action to monitor progress toward financial goals and make adjustments as needed.

### **Coping With Compassion Stress**

*Wednesday October 30, 2019 - 2:00 p.m. (Eastern)*

Whether working with individuals who are experiencing trauma, grief, loss, illness or other stressful concerns, the people whose role it is to help others in distress are often perceived as dedicated, hardworking, selfless and compassionate. This training will raise awareness of the need to maintain appropriate self-care despite the demands of work and/or the pressures of home life. The course will offer specific tips to encourage self-care in order to maintain a high level of functioning both personally and professionally.

Are there webinar topics that you would like to see offered in the future?  
Please complete our survey and let us know what topics are most important to you!  
[bit.ly/PPB\\_Webinars](http://bit.ly/PPB_Webinars)



# Canada's New Food Guide: What's Changed?

## Meet Your New Food Guide

Say goodbye to the four food groups. Early in 2019 Canada's food guide was updated and gone are the recommended daily servings of dairy, grains, fruit, vegetables and meat. The new food guide shifts focus and approaches the diets of Canadians much more holistically, encouraging eating nutrients from a variety of food sources.

Some of the key elements of the new food guide are:

### Composition of meals

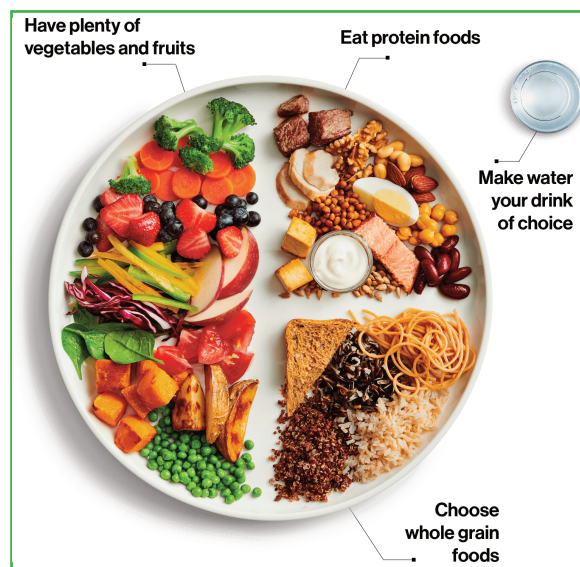
The updated Canada food guide no longer uses food groups and serving sizes to provide structure to our diets. The focus of the new guide is on the overall composition of what we eat, using proportions to create an easy-to-follow template. According to the food guide, our diets should be comprised of roughly 50% fruits and vegetables, 25% grains and 25% protein-rich foods. Water is deemed the preferred beverage. The food guide features a visual guide, showing a dinner plate with the prescribed proportions of foods to provide Canadians with an easy-to-follow example.

### Education

Much of the food guide is dedicated to educating Canadians on how to make healthy food choices at work, school and in restaurants. The guide offers information regarding the importance of reading food labels and how to use the information provided by food labels when shopping. There is guidance regarding food marketing and how to take marketing into account when making choices around food and diet. The food guide also offers tips on eating healthy on a budget and meal planning.

### Healthy eating is more than the foods you eat

The new food guide also focuses on the importance of cooking meals from scratch, eating with family and friends, enjoying your food and taking breaks from work and school to mindfully eat. Whereas previous iterations of the food guide were much more prescriptive with food groups and specific quantities of food, the new food guide takes a much more holistic approach to nutrition and the varied ways that food and eating intersect with the lives of Canadians.



### Emphasis on plant-based foods

When looking at the dinner plate visual aid, it's hard to miss the emphasis on plant-based foods that is part of the new food guide. Three quarters of the plate are taken up with fruits, vegetables, and grains. The other quarter is dedicated to protein foods, which includes tofu, yogurt, nuts, beans, lentils and pulses among familiar protein sources such as fish and meats. The guide offers helpful tips on how to increase the amount of plant-based foods in your diet, such as using canned or frozen fruits and vegetables. For those who are less familiar with plant-based cooking, there are a variety of plant-based recipes offered in the new food guide as well.

The Canada Food Guide is available online at  
[food-guide.canada.ca](https://food-guide.canada.ca)

# Health and Dental Updates

## Changes to OHIP +

Effective April 1, 2019, Ontarians under the age of 25 who have private drug coverage are no longer eligible for coverage under the OHIP + program.

### Key elements of this change are:

- Those with coverage under private drug plans or with health spending accounts will not be eligible for OHIP+.
- The Ontario government defines a private plan as a drug plan or a health spending account that provides coverage for a prescription drug claim.
- If the drug is not covered by a private drug plan, the member will not be eligible to claim the drug under OHIP+.
- People with high out-of-pocket prescription drug expenses will have the option to apply to the Trillium Drug Program.
- Pharmacists will be responsible for asking individuals if they have private drug insurance and submitting the claim accordingly.

### Want to learn more about OHIP+?

**Government of Ontario OHIP+ Information:** [ontario.ca/page/learn-about-ohip-plus](http://ontario.ca/page/learn-about-ohip-plus)

**Read Sun Life's FAQ about this change here:** [bit.ly/PBB\\_OHIPplus](http://bit.ly/PBB_OHIPplus)

## Coordinating Drug Benefits after age 65

Please note that after the age of 65 your pharmacist must submit drug claims to your provincial plan as first payor *before* submitting them to Sun Life.

## Keep Us Informed

To ensure you are always informed of important plan updates, please notify the Pension and Benefits office about any changes to your contact information, such as a new **mailing address, telephone number or email address**. Additionally, you should also notify Sun Life so that they can update your group benefit file.

### Pension and Benefits Office

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### About this newsletter

This newsletter provides summary information about the Presbyterian Church in Canada pension and benefits plans. It is not intended to be complete or comprehensive, or to provide legal or medical advice. If there are any discrepancies between this newsletter and the wording in the legal documents that govern the plans, the legal documents will apply in all cases. Our Pension Plan registration number is 0368902.