

# Pension and Benefits Bulletin

Information for Congregations, Treasurers & Other Employers

 The Presbyterian Church in Canada

September 2020

## Tips for Treasurers!

We understand there are a lot of responsibilities when it comes to being a Treasurer. Filling out forms and arranging payments is just scratching the surface of what the job entails. We want to make the process as simplified as possible for you, so here are some easy tips to follow:

1. Ask us anything! Reach out to us at the Pension and Benefits Office if you have any questions or inquiries at [pension@presbyterian.ca](mailto:pension@presbyterian.ca)
2. The Treasurers Handbook is full of helpful information, which can be found here [www.presbyterian.ca/pensionandbenefits/employers](http://www.presbyterian.ca/pensionandbenefits/employers)
3. Keep us informed of any new contact information, including any changes to phone numbers or email addresses.
4. Update us at the Pension and Benefits office when a member is on leave, whether it's paid or unpaid, as well as when a member leaves the congregation or transfers to another congregation.
5. Organize your forms to make sure the correct departments are receiving them. Forms that we should be receiving include:

**Pulpit Supply Insurance forms**

**Maternity and Parental Leave forms**

**Pension and Group Benefit Remittance forms**

**Pension and Benefits enrolment and authorization forms**

## Health and Dental Plan

The Health and Dental Plan is provided by Sun Life Financial and administered through the Pension and Benefits office. The premiums however, are invoiced by and remitted to the Finance department. The cost for the health and dental plan is determined in the fall each year (for the following year) and is communicated in our treasurers memo which you can expect to receive in early November.

When a position becomes vacant, the congregation is required to continue health and dental premiums for 6 months after the vacancy. Once the 6-month period is complete and the congregation remains vacant, the Clerk of Presbytery must notify the Pension and Benefits Board Office in writing in order to cancel the billing. (Reference 2006 – A&P – pg.469, Recom. #2). In the case of a congregational employee the authorization must come from the Clerk of Session.

## Important Dates and Deadlines

### Annually

- November - Congregational Assessment amounts for next year emailed for budget purposes.
- November - New rate information for the upcoming year emailed and /or mailed out
- January - Congregational Assessment Notices mailed

### Monthly

- Member deductions due
- Congregational assessment due
- 12% employer share due (if applicable)

### Quarterly January, April, July & October

- Health and Dental premiums invoiced and cheque payments due upon receipt (if not enrolled in the auto withdrawal program)

### Automatic Withdrawl Program

- Pension remittances will automatically be withdrawn from your bank account on the 15th of each month.
- Health & Dental Premiums will automatically be withdrawn from your bank account on the 15th of Jan, April, July and October.

# The Importance of Remittance Forms

 The Presbyterian Church in Canada

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## Frequently Asked Questions!

With hundreds of Congregations across Canada, we at the Pension and Benefits office receive all sorts of questions regularly. Here are some of our most popular asked questions:

### 1. Do I need to send a remittance form with my payment?

Yes please. Including a completed Pension and Group Benefits remittance form with your payment takes the guess work out of the breakdown of your payment and eliminates the need to contact you unnecessarily.

### 2. Do I have to pay the Congregational Assessment when our congregation is vacant?

The 2014 General Assembly adopted a recommendation to eliminate the four year vacancy effective January 1, 2015. This was incorporated in support of establishing the principle that all congregations throughout their entire life have an ongoing obligation to the pension fund with regard to their previous ministers.

### 3. Why is there a 6 month vacancy premium for the Health and Dental plan?

Premiums paid during a 6 month vacancy period allow the Church to support Pulpit Supply Insurance for congregations when their minister is ill, Maternity/Parental Leave top-ups, and 24 month complimentary health and dental coverage for families of members who decease in active service and for widows/widowers of retirees.

### 4. Can I mail all my payments in the same envelope?

Absolutely, include your cheque with the corresponding remittance form in the same envelope and we can easily distribute your payment quickly to the appropriate department.

### 5. Can I send Post-dated Cheques?

Yes, we accept post-dated cheques. Please remember to include a completed pension remittance form with each cheque.

### 6. Can Pension and Group Benefits remittance payments be made quarterly?

It is acceptable to make quarterly payments in advance at the start of each quarter or send monthly post-dated cheques.

### 7. Does it matter what remittance form I use?

Yes, the correct Pension and Group Benefit remittance form is important as payments are applied differently depending if the member is Clergy or Non-Clergy.

- **Pension Remittance Form for Congregations:** is used if you have a PCC Minister or if your congregation is vacant and you are remitting the congregational assessment.
- **Pension Remittance Form for Other Employers:** is used if you have non-clergy staff on pension and or Group Benefits.

**\* Please remember to include the member's alpha-numeric ID and the current MQI on each remittance form. See Page 3 for Pension and Group Benefit remittance form examples.**



### **Did you know!**

That member pension and basic group life premiums must be deducted in full from the member's pay. The congregation cannot pay these premiums on behalf of the member.

**If you have any questions we didn't cover here, feel free to reach out to us at [pension@presbyterian.ca](mailto:pension@presbyterian.ca)**


# Remittance Forms & Automatic Withdrawal

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## Congregation Remittance Form

## Other Employers Remittance Form

  
The Presbyterian Church in Canada

Pension and Group Benefits Remittance Form  
For PCC Ordained or Diaconal Ministers serving in a Congregation

Date: \_\_\_\_\_

Employer Code: \_\_\_\_\_ \*Required

Employer Name: \_\_\_\_\_

Address: \_\_\_\_\_ Prov: \_\_\_\_\_

Treasurer: \_\_\_\_\_ Day Phone #: \_\_\_\_\_

Treasurer Email: \_\_\_\_\_

**Member Information**

Member Name: \_\_\_\_\_

ID# \_\_\_\_\_ \*Required  
Each member is assigned a unique alpha-numeric ID# specific to Pension and Benefits.  
Please confirm ID# with member or contact our office.

Member MQI: \_\_\_\_\_ \*Required

**Payment Information**

Payment From: \_\_\_\_\_ To: \_\_\_\_\_ Cheque #: \_\_\_\_\_  
MM/DD/YYYY MM/DD/YYYY

Member Pension Contributions: \_\_\_\_\_

Basic Group Insurance: \_\_\_\_\_

Optional Insurance: \_\_\_\_\_

Congregational Assessment: \_\_\_\_\_ Total Remittance: \_\_\_\_\_

Please make cheques payable to THE PRESBYTERIAN CHURCH IN CANADA.

Mail to: The Pension and Benefits Board: 50 Wynford Dr Toronto ON M3C 1J7

  
The Presbyterian Church in Canada

Pension and Group Benefits Remittance Form  
For PCC Ordained or Diaconal Ministers serving outside a Congregation  
For PCC Non-Ordained Employees

Date: \_\_\_\_\_

Employer Code: **Z** \_\_\_\_\_ \*Required

Employer Name: \_\_\_\_\_

Address: \_\_\_\_\_ Prov: \_\_\_\_\_

Treasurer: \_\_\_\_\_ Day Phone #: \_\_\_\_\_

Treasurer Email: \_\_\_\_\_

**Member Information**

Member Name: \_\_\_\_\_

ID# \_\_\_\_\_ \*Required  
Each member is assigned a unique alpha-numeric ID# specific to Pension and Benefits.  
Please confirm ID# with member or contact our office.

Member MQI: \_\_\_\_\_ \*Required

**Payment Information**

Payment From: \_\_\_\_\_ To: \_\_\_\_\_ Cheque #: \_\_\_\_\_  
MM/DD/YYYY MM/DD/YYYY

Member Pension Contributions: \_\_\_\_\_

Basic Group Insurance: \_\_\_\_\_

Optional Insurance: \_\_\_\_\_

Congregational Assessment: \_\_\_\_\_ Total Remittance: \_\_\_\_\_

Please make cheques payable to THE PRESBYTERIAN CHURCH IN CANADA.

Mail to: The Pension and Benefits Board: 50 Wynford Dr Toronto ON M3C 1J7

**Using another departments remittance form may delay your payment being applied to your account.**



## Sign Up for Automatic Withdrawal

The Automatic Withdrawal payment option allows you to make automated payments with no hassle and without the need for envelopes or postage. Once set up, Pension remittances will automatically be withdrawn from your bank account on the **15th of each month**. Participating congregations must **remit by the 10th of the month** a Pension remittance form before the first payment can be withdrawn. Funds will be withdrawn monthly based on the amounts indicated on this remittance form.

Health & Dental invoice payments will automatically be withdrawn from your bank account quarterly — on the **15th of January, April, July and October**. The PCC will withdraw the amount based on your quarterly invoice.

To sign up, simply complete the authorization form on the next page or find it on the PCC website at

[www.presbyterian.ca/pensionandbenefits/employers](http://www.presbyterian.ca/pensionandbenefits/employers)

Email the completed form to [onawar@presbyterian.ca](mailto:onawar@presbyterian.ca) OR

mail to:

**50 Wynford Drive  
Toronto ON M3C 1J7  
Attn: Omny Nawar**

**IMPORTANT INFORMATION — Please Read**

**Health & Dental:**

- **Payments will be withdrawn from your bank account on the 15<sup>th</sup> of January, April, July, October.**
- The PCC will withdraw the amount based on your **quarterly** invoice
- A copy of your invoice, marked "Paid" will be sent to you for your records, once we have received the funds

**Pension:**

- Pension remittances will be withdrawn from your bank account on the **15<sup>th</sup>** of each month.
- To begin, participating congregations must remit by the **10<sup>th</sup>** of the month a Pension remittance form before first payment can be withdrawn. **Funds will be withdrawn monthly based on the amounts indicated on this remittance form.**
- If your amounts change, or you would like to cease automatic payments, you must notify the Pension Office prior to the **10<sup>th</sup>** of the month with a new remittance form.

*Please fill out the information below and email the completed form to [onawar@presbyterian.ca](mailto:onawar@presbyterian.ca)  
OR send to: 50 Wynford Drive, Toronto ON M3C 1J7, Attn: Omnya Nawar*

**CONGREGATION INFORMATION**

\* - Required field

Congregation Code:*	Congregation Name:*	
Address:*		Contact Email:*

**BANKING INFORMATION**

**Please attach a void cheque OR complete the following financial bank/institution information:**

Bank Institution Number (3 digits):	Bank Transit Number (5 digits):	Bank Account Number:
Bank Address (including Street #, Name, City, and Province):		

**AUTHORIZING SIGNATURE(S)\***

\* - Required field

I (We) authorize The Presbyterian Church in Canada to automatically withdraw funds from our bank account for Health & Dental (H&D) invoice payments and Pension remittances according to the payment schedule outlined in the Important Information section above.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Please print name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Please print name

\_\_\_\_\_  
Date

**PLEASE NOTE:** There will be a \$5.00 charge for insufficient funds.

If you wish to stop your automatic withdrawal, please contact Omnya Nawar at [onawar@presbyterian.ca](mailto:onawar@presbyterian.ca)