



Contact

Summer 2026
Edition

A newsletter for retired members of the pension and benefits plans

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

presbyterian.ca/pensionandbenefits

To access the Pension and Benefits Board report and recommendations to the 2026 General Assembly, visit the PCC website at:

presbyterian.ca/gao/ga2026

UPDATES FROM THE BOARD

The Pension and Benefits Board met on March 11 for the annual spring meeting. The board reviewed the financial position of the pension plan and received up-to-date reports presented by the actuaries, the chief financial officer, the various sub-committees and the trustee board.

Upon review of the pension plan funded status and in consultation with our actuaries, the Pension and Benefits Board agreed to proceed with filing another formal valuation report as at December 31, 2024. This allowed the plan to achieve another three-years of contribution certainty and included a provision for potential benefit increases up to January 1, 2027. The next valuation must be prepared as of a date no later than December 31, 2027.

The pension plan funded status at December 31, 2025 remains strong with an estimated going concern funded ratio of 126.6% and an estimated wind-up ratio of 128.6%.

PENSION PLAN FUNDING AND BENEFITS POLICY AND COST OF LIVING INCREASE

The Funding and Benefits Policy approved by the General Assembly formally documents the pension plan's funding objective as it relates to sustainability of the pension plan, stability of contributions, surplus management, intergenerational equity and ensuring there are sufficient assets to provide promised benefits. The policy also sets out parameters to grant pension increases, removing the requirement for General Assembly approval each year as long as the increases are made in accordance with the policy.

The Pension and Benefits Board reviewed the funding criteria and confirmed the financial metrics were met to support a cost-of-living increase of 2.4% (100% of CPI) effective January 1, 2026. As such, the increase was granted and the appropriate amendment was filed with the regulators. The board will perform the next review in October to determine if the financial status supports a January 1, 2027 increase.



FRAUD PREVENTION: KEEPING YOUR BENEFITS SAFE

Health and dental benefit fraud and abuse is on the rise. We want to make sure our member's are knowledgeable about what to look out for to prevent any inaccurate claims.

What are some examples of fraud and abuse by providers?

- Changed procedure codes and dates of service for previously declined claims
- Excessive and unusual invoice submissions
- Submission of services that patients never received
- Submission of inflated fees for financial gain
- Offering inappropriate incentives

If you suspect fraud or benefit plan abuse, please report it to Sun Life.
Email: cluesesunlife.com
Phone: 1-888-882-2221



What is the impact of fraud and abuse on benefit plans?

Higher insurance premiums and loss of benefits can occur because it can increase the cost of plan premiums and could threaten group plan sustainability.

How to protect yourself and your benefits against fraud and abuse

1. Check your coverage to understand what amounts you will pay that aren't reimbursed under the benefits plan.
2. Check your explanation or breakdown of the service provided to ensure the service or products you received were claimed accurately, never sign a blank claim form, and keep your receipts for at least one year.
3. Report service providers and vendors who offer to waive amounts not covered by the benefit plan, or offering inappropriate incentives.

STAYING COOL THIS SUMMER 🕶️

With the rise of global warming, summers have become noticeably hotter. What you choose to wear, eat and do during these unavoidable hours can impact your health and wallet. Here are a few inexpensive ways to stay cool:

The Power of Water



Tired of drinking cups upon cups of water to stay hydrated? Try eating your water instead! Cucumber, iceberg lettuce, celery, tomatoes, watermelon and strawberries are healthy and hydrating choices, that are all made up of over 90% water.

A cold shower is the quickest way to relieve some heat from your body, but if a shower isn't accessible, take some ice cubes and rub the ice on the body's pulse points; wrists, neck, the insides of elbows and tops of feet.

Blood vessels there are closer to the surface of your skin, so the ice can cool the blood that passes through them more easily.



Fabric Matters!

Try wearing clothing made of natural fabrics, such as cotton or linen, as these materials are cooling and breathable due to their bigger pores in their woven threads that allow for air circulation and sweat to evaporate, therefore cooling the body. Colour is also important, as black not only takes in heat faster than white but that it also gives off heat much faster compared to white clothing or fabrics. While behind your neck runs some of the body's busiest blood flow, so by covering this area against direct solar radiation, it reduces the heat load on the body.



Indoor Cooking Alternatives

Keep your oven off during peak hours and try these options instead:

- BBQ your meals to keep heat out of the house
- Meal prep at night when the temperature has cooled down and freeze meals to microwave during the day
- Ingredient prep vs meal prep: have fresh fruits and vegetables cut and washed so they are readily available for a quick snack or easy dinner
- Share cooking duties with friends and family! Take turns hosting or meal prepping to minimize cooking & try new recipes



BIENNIAL PENSION STATEMENTS: THE PCC PENSION PLAN HUB



THE PCC PENSION PLAN HUB: YOUR 2026 BIENNIAL PENSION STATEMENT

In 2025, the pension and benefits office announced that you will be able to access your next Biennial Pension Statement digitally through a secure portal: The PCC Pension Plan Hub. This is a secure online portal where you will be able to access your pension information, such as our Pension Booklet (which describes the main terms of the pension plan that are applicable to you) and your Biennial Pension Statements.

Unless you have opted out of electronic communications, pension communication including your pension statements will be sent to you electronically, and paper copies will not be mailed to you. This ensures timely access to your biennial statements and other pension-related communications, with the ability to download copies for your records. You can opt out of electronic communications at any time. To opt out, please contact the Pension and Benefits office at pension@presbyterian.ca.

Keep an eye on your inbox in early 2027 for more information regarding how to register and access your information.



WHO SHOULD I CONTACT?

Liane Maki (lmaki@presbyterian.ca) – Pension and Benefits Clerk – Handles pension and group insurance calculations/deductions, group benefits plan, congregational assessments/employer share payments, maternity/parental leave calculations, pulpit supply reimbursement, and processes new enrolments for the pension and benefits plans.

Patty Panagiotopoulos (ppanagiotopoulos@presbyterian.ca) – Administrator – Handles retirements, terminations, long-term disability, deaths, survivor benefits and marital status changes.

Perri Jeffery (pjeffery@presbyterian.ca) – Communications Coordinator – Provides communications coming from the Pension and Benefits office, including emails, newsletters, and website updates.

Nicole Jeffrey (njeffrey@presbyterian.ca) – Director, Pension and Benefits – Oversees the administration of our pension and benefits plans, reviews and prepares policy updates, prepares regulatory filings, ensures the plans are current with legislative updates.

KEEPING YOUR RECORDS UP-TO-DATE...

Life moves fast and making changes to your information can often slip your mind. To help make sure you are always informed and to keep your records updated, we ask that you contact us by emailing the Pension & Benefits Office at pension@presbyterian.ca with any changes to your information.

This includes:

- Changes to your address, phone number or email
- Life events that include marital status changes, birth, adoption or death
- A second contact or Power of Attorney
- Any changes that may include your beneficiaries



REMEMBERING THOSE WE LOST..

2025

The Rev. John F. Allan
Mr. Kenneth E. Allen
Mrs. Marie C. Anderson
The Rev. Priscilla Anderson
The Rev. James S. S. Armour
The Rev. Keith E. Boyer
The Rev. Robert J. Calder
The Rev. Jennifer L. Cameron
The Rev. Dr. John R. Cameron
The Rev. Samuel Choi
The Rev. Gabor Dezse
The Rev. M. Rosemary Doran
Mrs. Phyllis J. Humphrey
The Rev. Young Hwa Lee
The Rev. Douglas E. W. Lennox
The Rev. Donald E. MacLeod
Mrs. Azalia Matheson
Mrs. Carolyn A. McNeil
Mrs. Heather E. Mulchey
The Rev. G. Walter T. Read
Mrs. Dorothy C. Ruddell
The Rev. Peter M. Szabo
The Rev. Mervyn E. Tubb
The Rev. Linda L. Whitehead
Mrs. Dorothy C. Williams
The Rev. Dr. Glynis R. Williams
The Rev. Joseph E. Williams
Mrs. Alida Zegerius

2026

Mrs. Marion Bannerman
Mrs. Marilyn J. de Bruijn
Mrs. Jean Burnett-Farris
The Rev. Joyce E. C. Elder
Mrs. Mary Ann M. Firth
The Rev. Victor M. Ford
Ms. Mary-Lou Funston
The Rev. Byron Grace
The Rev. J. Desmond Howard
The Rev. Leo E. Hughes
Mrs. Karen Jacobs-Williams
Mrs. Grace Jess
Mrs. Mary Lou Johnston
The Rev. Douglas B. Lowry
The Rev. Dr. D. Barry Mack
Mrs. Marion McCuaig
The Rev. Jo-Anne Symington
The Rev. Florence C. Palmer
The Rev. Laszlo Peter
The Rev. Gwendolyn M. Roberts
Dr. M. Wilma Welsh
The Rev. David A. Whitehead
Mr. Norman A. Wills
The Rev. Ian S. Wishart
The Rev. George P. Yando

Presbyterian Church Pension and Benefits

50 Wynford Drive
Toronto, ON M3C 1J7
Phone: 1-800-619-7301
or 416-441-1111
pension@presbyterian.ca

Sun Life Customer Care Centre

Phone: 1-800-361-6212
www.mysunlife.ca
App: MySunLife

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.