



# Contact

*A newsletter for the retired members of the pension and benefits plan*

## IN THIS EDITION

- Pension Fund Plan Status Update
- Health & Dental Benefits 101
- Mental Health Coverage Update
- Keeping Your Records Up-to-date
- Lifelong Learning!
- Remembering Those We Lost in 2023 - 2024



## UPDATES FROM THE BOARD

As the Pension and Benefits office has continued to progress in its communications by integrating new technology and systems, the office has started collaborating with other departments to streamline how members receive important information regarding their pension and benefits.

The Pension and Benefits Board met on March 19 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.

The Pension and Benefits Board brought forward multiple recommendations for the General Assembly to adopt. This included a cost-of-living increase for retirees, pre-retirement pension benefit improvements and an increase in benefits for mental health services. In collaboration with with the Trustee Board, a Funding and Benefits Policy was also brought as a recommendation for the General Assembly to adopt.

The Pension and Benefits Board is happy to announce that a cost-of-living increase of 3.9 percent will be granted to pensions in payment for at least one year as of January 1, 2025, as well as effective January 1, 2025, the existing pre-retirement frozen pensions earned for pensionable service on or before December 31, 2022, will be increased by 3.9 percent.



**Visit the Pension & Benefits Board web page for resources, newsletters, forms, board updates and information:**  
[presbyterian.ca/pensionandbenefits](http://presbyterian.ca/pensionandbenefits)



**The Presbyterian Church in Canada**  
50 Wynford Drive  
Toronto, ON M3C 1J7  
1-800-619-7301  
or  
416-441-1111

**To access the board's full report and recommendations to the 2024 General Assembly, visit the PCC website at:**  
[presbyterian.ca/gao/ga2024/reports-to-general-assembly](http://presbyterian.ca/gao/ga2024/reports-to-general-assembly)

# YOUR HEALTH & DENTAL BENEFITS



## YOUR BENEFITS 101

The Presbyterian Church in Canada's extended health and dental plan is a traditional benefit plan that provides coverage for a variety of healthcare related expenses. The plan is an extension to provincial health coverage and is designed to assist plan members with providing some coverage towards a variety of out-of-pocket expenses not covered under your provincial plan.

- Our insurer is through **Sun Life**
- Our Benefits year is January – December however, some benefit maximums reset by purchase date.
- Drugs should be billed directly with your Pay Direct Drug Card, but many dentists and paramedical services will bill directly on your behalf.
- Easiest way to submit claims is online at **mysunlife.ca** or through the Sun Life app.
- All claims are confidential.
- All claims for the previous year need to be received 60 days from the end of the benefit year.
- If you leave the plan, you can contact Sun Life to convert to an individual plan within 30 days without medical evidence for both Health and Dental and Life Insurance. Visit [www.mysunlife.ca](http://www.mysunlife.ca) for more information.



## MENTAL HEALTH COVERAGE UPDATE

Mental health coverage is one of the benefits available through the Sun Life program. With the continued need for mental health support, while recognizing the importance of good mental health, the board was asked through an overture to consider increasing the mental health benefit coverage. In 2022, the board conducted a thorough review of the coverage available as well as the cost for various levels of increases to the mental health benefit. The overture was passed during the 2022 General Assembly to increase the mental health coverage from \$300 to \$700 per year.

In an effort to provide additional support to plan members through the Sun Life plan, the board has brought forward a new overture, requesting a further increase to the mental health coverage. Effective July 1, 2024, the current maximum of \$700 per benefit year will increase to a new maximum of \$1,500 per benefit year.

The list of practitioners covered under the policy include registered Clinical Counsellors, Marriage and Family Therapists, Psychotherapists, Psychoanalysts, Psychologists, and registered Social Workers. Updated benefit booklets will be available and posted to the Pension and Benefits webpage in July.



# FOR YOUR INFORMATION...



## KEEPING YOUR RECORDS UP-TO-DATE

To help make sure you are always informed and to keep your records updated, we ask that you contact us 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



## LIFELONG LEARNING!

Life-long learning, no matter what the age, not only keeps the mind young and curious, but also reduces stress, lowers blood pressure and decreases rates of depression and anxiety, and it can feel overwhelming trying to find free and reliable resources to continue learning. Here are 6 options that can help!



**FREE NIGHT AT THE MUSEUM**

Many museums across the country offer free entry or discounted-rate visits once a month. Challenge yourself, friends or family by attending and picking one item in the museum to do further research on, then present your findings amongst each other!

**YOUR LIBRARY'S WORKSHOPS**

Most public libraries offer a variety of free workshops or information sessions on various topics throughout the year. Visit your local library or hit up their website to find out what they have scheduled!

**VOLUNTEER**


Through volunteering, such as at your local animal shelter or retirement home, you are not only helping by providing your time and care, you are gaining knowledge through socializing, experience and trying something new.

**PODCASTS & AUDIOBOOKS**

Most libraries offer a huge selection of audiobooks that can be borrowed using a library card, and you can find access to free podcasts across multiple platforms, such as Spotify, Apple Music & Podcast Addict!

**LEARN A NEW LANGUAGE**

From using free apps such as Duolingo, or watching TV and movies in another language, to borrowing books from the library, there are a variety of ways to learn a new language for free, to continue keeping your mind sharp.



**VISIT YOUR LOCAL HISTORIAN**

Do you have a burning question about the history of where you live? Cities and small towns across the country often have a local historian or archivist that may offer Open House days, where you can ask questions and view historical photos and documents for the surrounding areas.

**Presbyterian Church  
Pension and Benefits  
Department**  
50 Wynford Drive  
Toronto, ON M3C 1J7  
Phone: 1-800-619-7301  
pension@presbyterian.ca

**Sun Life Customer  
Care Centre**  
Phone: 1-800-361-6212  
www.mysunlife.ca  
App: MySunLife



## 2023

The Rev. Robert K. Anderson  
The Rev. Eunice M. Bisset  
The Rev. Diane E. Boyd  
The Rev. Evelyn M.I. Carpenter  
The Rev. Dong Suck Chung  
Mr. Gary C. Coombs  
The Rev. Roy D. Currie  
The Rev. Johan A. Eenkhoorn  
The Rev. W. James Farris  
Mrs. Wilda D. Fraser  
The Rev. Kim Chuan Goh  
The Rev. Judith L. A. Green  
The Rev. Michael J. Marsden  
Mrs. Mary A. McLaren  
Mrs. Esther Mezo  
Mr. Kenneth J. Pearce  
Mrs. H. Joyce Pollock  
The Rev. Fredrick J. Reed  
Mrs. Ruth Rodney  
Mr. Philip B. Shrive  
Mrs. Adela Slavik  
Dr. Donald C. Smith  
Mrs. Barbara Suzanne Stevens  
Mrs. Marilyn M. Wheaton  
Mrs. Grace Whyte  
Mrs. Edith W. Williams  
The Rev. John D. Yoos

## 2024

Mrs. Sheila A. Cochrane  
Dr. John H. Derksen  
The Rev. David s. Heath  
The Rev. Robert Hill  
The Rev. Dr. Andrew R. Irvine  
The Rev. Gunars J. Kravalis  
The Rev. Grace MacGillivray  
The Rev. Arthur Harry W. McWilliams  
Mrs. Frances D. Nugent  
Mrs. Lucia E. Marshall-Ritter  
Mrs. Dorothy M. Robertson  
Mrs. C. Joyce Robertson  
Ms. Madeline E. Simmonds  
Mrs. Lillian Y. Simms  
Mrs. Isabel S. Smith  
The Rev. William C. Smyth  
The Rev. David W. Stewart  
The Rev. Charlotte M. Stuart  
Mrs. Mary L. Vanbodegom  
The Rev. Stanley Walters

### **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.