



# THE PENSION AND BENEFITS BOARD ADMINISTRATION GUIDE

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FOR OTHER EMPLOYERS  
WITHIN THE PCC



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The National Office  
 Knox College  
 Presbyterian College  
 St. Andrew's Hall  
 Vancouver School of Theology  
 Crieff Hill Community  
 Evangel Hall

Synod Staff  
 Presbytery Staff  
 Camp Kintail  
 Camp Cairn  
 Camp Douglas  
 Kenora Fellowship Center  
 & other Ministries

**CLERGY:**

- Ministers ordained in The Presbyterian Church in Canada.
- Diaconal Ministers - members of the Order of Diaconal Ministries of The Presbyterian Church in Canada.
- Ministers who have been ordained outside Canada and have successfully completed Education and Reception and are recognized by The Presbyterian Church in Canada (see Book of Forms: 248.0 – 248.13)

**NON-CLERGY:**

- Employees of the Church who are not ordained.
- Ministers from another denomination, who have not completed Education and Reception requirements to be recognized by the Presbyterian Church in Canada.

**MAXIMUM QUALIFYING INCOME (MQI):**

- The MQI for any calendar year means the maximum amount of Pensionable Income for each year. This amount is set annually at The General Assembly.

**PENSIONABLE INCOME:**

- Pensionable Income of a Member for any calendar year or part of a calendar year is the stipend or salary paid to such Member by an Employer for that year or part year during which the Member is in Pensionable Service, to a maximum equal to the MQI for such calendar year.

**PENSIONABLE SERVICE:**

- The "Pensionable Service" of a Member means the total of those periods of full-time and pro-rated part-time service during which the Member made contributions to the Plan, and any periods of Back Service purchased pursuant to Section 20 and Prior Service pursuant to Section 1.25 of the Pension Plan Constitution. Pensionable Service shall also include any periods for which pension rights were granted prior to September 30, 1972 – with or without Member contributions – under the Previous Plan, or the Retirement Fund for Church Employees.

**STIPEND:**

- For pension and benefits calculation purposes, stipend shall include an allowance of 60% of actual stipend paid, which is in lieu of housing, utilities and other allowances, where these are authorized as part of the minimum earnings by the General Assembly.

**SALARY:**

- For pension and benefits calculation purposes, salary shall include any premium paid by the Employer for the Extended Health and Dental Insurance Plan, but shall not include any payment of bonus, overtime or other fluctuating emoluments.

## Enrolment

The Pension and Group benefit plans can be offered to all employees who meet the minimum employment requirements.

For pension plan enrolment, members must work a minimum of 8 hours per week to be eligible to participate in the plan.

For group benefits plan enrolment, members must work a minimum of 20 hours per week to be eligible for coverage.

Written authorization from the Employer is required to initiate the enrolment process for pension and benefits. The Employer should contact the Pension and Benefits office for a breakdown of costs prior to offering pension and benefits.

Enrolment in the pension and group benefits plans is determined according to each employers personnel policy.

The personnel policy should identify the waiting/probationary period required for enrolment in the pension and/or group benefits plan.

## Group Benefits Plan

The Group Benefits Plan of the Presbyterian Church in Canada includes Basic Life, Dependent Life, Accidental Death and Dismemberment (AD&D), Long Term Disability (LTD) and Health and Dental coverage.

The Health and Dental premiums are paid by the employer while Life Insurance and LTD is paid by the employee through payroll deductions.

Note that under the terms of our contract with Sun Life, it is not possible to enrol into the Health and Dental coverage without enrolment into the Basic Life Insurance and Long Term Disability coverage.

### **Acts and Proceedings** (A&P 1998; p. 219):

At the 1998 General Assembly, the plan was amended to allow participation of non-clergy full- time and part-time (20 hours or more) staff to be enrolled into the Health and Dental plan. The one condition is that all non-clergy employees employed by congregations would be enrolled provided they meet the 20 hours per week requirement.

## Pension Plan

Employees must work a minimum of 8 hours per week to be eligible for enrolment. The pension plan requires both employee and employer contributions.

## Resignation

When a member resigns from their position, their pension and benefits will end on their last day worked. It is not possible to continue pension and benefits beyond a members last day of pay. It is the Employers responsibility to advise the Pension and Benefits Office immediately of the members resignation date, so that the benefits can be cancelled and information related to pension and benefits can be provided to the member within 30 days of their last day worked.

## Severance Agreements

It is the Employers responsibility to inform the Pension and Benefits Office when an employee is receiving a severance package so that we may continue to track contributions, pensionable service and apply for continuation of benefits with the service provider.

## Group Benefits Plan Continuance

### Health & Dental

Enrolment in and coverage under the church's health and dental plan, excluding out-of-country emergency travel assistance, may continue during a severance agreement. This is subject to approval by the plan provider, upon application by the Pension and Benefits Office, and subject to the terms and conditions of the applicable plan policy. Therefore, the Employer must provide the Pension and Benefits Office with the terms of the severance arrangement. Extension of coverage shall not exceed 24 months.

### Life Insurance, LTD & AD&D

Life insurance, dependent life, accidental death and dismemberment, and long-term disability, must cease no later than eight (8) weeks from the start of the severance agreement. The usual monthly deduction for the insurance noted above is taken off the employee's monthly income continuance until the coverage end date.

### Pension Plan Continuance

The employee may continue to accrue increments of pensionable service until the end of the severance agreement. The usual monthly deduction is made from the employee's monthly income continuance. The Employer must continue to remit the required deductions, contributions and payments during the severance period.

## 6 Month Vacancy Requirement for Health and Dental Plan

### Acts and Proceedings (A&P 2006, p. 469)

When any position that has been authorized for H&D coverage 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 Office in writing in order to cancel the billing.

\* Employer must contact the Pension and Benefits Office in writing in order to cancel the billing.

### IMPORTANT NOTE:

The vacancy will begin when the Employer is no longer paying a stipend/salary of a Minister or Employee.

## **General inquires:**

The Pension and Benefits Office  
50 Wynford Dr.  
Toronto ON M3C 1J7

**Email:** pension@presbyterian.ca

## **Staff:**

### **Liane Maki - Health & Dental Specialist/Pension & Benefits Clerk**

**Email:** lmaki@presbyterian.ca

**Tel:** 416-441-1111 or 1-800-619-7301 ext. 233

Liane can answer questions about pension and group insurance calculations/deductions, the group benefits plan, congregational assessments/employer share payments, maternity/parental leave calculations and reimbursement and pulpit supply. She also processes all new enrolments for members coming into the pension and benefits plans.

### **Patty Panagiotopoulos - Administrator**

**Email:** ppanagiotopoulos@presbyterian.ca

**Tel:** 416-441-1111 or 1-800-619-7301 ext. 229

Patty can answer your questions related to retirements, terminations, long-term disability, deaths, survivor benefits and marital status changes. Patty works closely with plan members considering retirement and can answer any questions related to plan member pension benefits.

### **Perri Jeffery - Communications Coordinator**

**Email:** pjeffery@presbyterian.ca

**Tel:** 416-441-1111 or 1-800-619-7301 ext. 230

Perri handles all major communications coming from the Pension and Benefits office, including emails, newsletters, and website updates. She also assists with routine pension and benefits questions and helps point you in the right direction to find additional resources.

### **Nicole Jeffrey - Director**

**Email:** njeffrey@presbyterian.ca

**Tel:** 416-441-1111 or 1-800-619-7301 ext. 287

Nicole 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 and works closely with the Pension and Benefits Board to maintain good plan governance.

### **Carrie Macmillan - Communications Coordinator**

On maternity leave

## **Important Information to Share with the Pension and Benefits Office**

It is imperative that the Pension and Benefits office be notified of the following:

- New hires, calls, inductions, recognitions & designations
- Resignations
- Terminations & Severance packages or Dissolution of Pastoral Ties – Transition allowances
- Upcoming retirements
- Changes to the employment status or call (i.e. percentage of time change, leave of absences, etc)