

# Quick Reference Guide

## for Treasurers, Congregations & Other Employers

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 the Pension and Benefits Office if you have any questions or inquiries at [pension@presbyterian.ca](mailto:pension@presbyterian.ca)
2. *The Treasurers Guide to Pension and Benefits* is an annually updated resource full of helpful information, which can be found at: [presbyterian.ca/pensionandbenefits/employers](http://presbyterian.ca/pensionandbenefits/employers)
3. Keep us informed of any new contact information, including any changes to phone numbers or email addresses.
4. Please contact us when you have a new member, when a member is on leave (whether it's paid or unpaid), planning to retire, is on sick leave or when a member leaves the congregation.
5. Organize your forms to make sure the correct departments are receiving them. Forms that should be sent to the Pension and Benefits office include:
  - **Pension and Group Benefit Remittance forms**
  - **Pension and Benefits enrollment and authorization forms**
  - **Pulpit Supply Insurance forms**
  - **Maternity and Parental Leave 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 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.



### Contact Us!

[pension@presbyterian.ca](mailto:pension@presbyterian.ca)  
1-800-619-7301

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# Important Dates and Deadlines

## MONTHLY

- Member deductions due
- Congregational Assessment due
- Pension plan employer share for non-clergy and other employers due (if applicable)
- Include a completed Remittance Form for the above

## QUARTERLY

### January, April, July & October

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

## 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 emailed

## AUTOMATIC WITHDRAWAL

- 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

# Frequently Asked Questions

**With hundreds of Congregations across Canada, the Pension and Benefits office receives a variety 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. 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. Remittance forms should accompany all payments, whether electronic or a physical cheque.

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

Yes, the 2014 General Assembly adopted a recommendation 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 to the National Office 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. How do I go about signing up for the Automatic Withdrawal Program?**

Complete the [Automatic Withdrawal Form](#) to have Health and Dental (H&D) invoice payments and Pension remittances automatically withdrawn from your bank account on the 15th of every month.

## **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 on 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.

# Payment Options

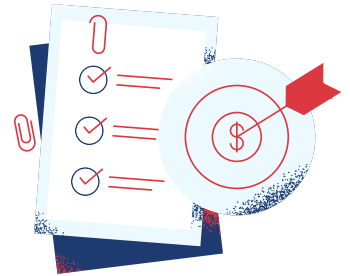
When sending a payment, please use one of the following options:

## 1. Interac E-transfer (email transfer)

If you are sending an Interac e-transfer to [pension@presbyterian.ca](mailto:pension@presbyterian.ca), please provide the following in the comments section of the e-transfer: **congregation's name, ID and city**. Then, continue to provide the completed pension remittance form to indicate the designation of pension payments by emailing it to [pension@presbyterian.ca](mailto:pension@presbyterian.ca)

## 2. Automatic Withdrawal Program

To ensure you are remitting the correct amounts by the 15th of every month, we encourage you to enroll in the Automatic Withdrawal Program. The program is available to all congregations, and is a convenient tool to assist with timely and accurate monthly remittances. You can sign up for the Automatic Withdrawal Program [here](#).



## 3. EFT (Electronic Funds Transfer)

EFT's go on a separate transfer to the Pension bank account. Fill out the online remittance form and find the specific banking information for the pension bank account [here](#).

You must submit a remittance form to [pension@presbyterian.ca](mailto:pension@presbyterian.ca) after the EFT is sent so we can identify who it is coming from and credit it to your account.

## 4. Cheques

Cheques should be made out to  
The Presbyterian Church in Canada  
and sent to:

**The Pension and Benefits Office**  
**50 Wynford Drive**  
**Toronto, ON**  
**M3C 1J7**

