

Treasurer's Guide to Pension & Benefits

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An information package for Treasurers that provides up-to-date resources, including: Maximum Qualifying Income (MQI), Pension and Benefit Rates, Minimum Stipend and Allowance Schedule, Remittance forms and more.



2024 EDITION

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The Pension and Benefits Office has prepared this package of information, forms, FAQs and contact information to get you oriented and prepared to tackle your duties as they relate to pension and benefits. The service you provide is invaluable and we understand that it is also a lot of work. We are here to help you succeed in this role and make things as easy for you as possible. Remember, we are always available to answer your questions and are only an email or phone call away.

Where to find help

1. The Treasurers' Handbook. This resource was developed by the National Office of the Presbyterian Church in Canada and provides a comprehensive overview of all the responsibilities, duties, procedures and other important information for congregational treasurers. This is a great starting point whether you're new to the role or need a refresher.

2. Our Webpage. There are several places to find helpful information on the PCC website. The Pension and Benefits office keeps an up to date Treasurers' page dedicated to congregational treasurers. This is a where you can go to find recent forms, announcements, newsletters and tools to assist you with your calculations. The Finance department also has a page, with forms and resources available, that you can download as needed.

3. National Office Directory. We are here to help you, and sometimes the easiest way to do that is directly, either with an email or a quick phone call. We are always happy to hear from congregational treasurers and will work to answer whatever questions you might be struggling with. You can search by name or department.

Pension 101



The Presbyterian Church in Canada offers a defined benefit pension plan to our clergy and employees. Participation in the plan is compulsory for all PCC ordained and diaconal ministers employed by the church. It is also available to non-ordained employees whose congregations/employers choose to participate.

Payments to the Pension Fund come in the form of **Member Contributions** and **Employer Contributions**. Member contributions are deducted from the members pay and remitted to our office. Employer contributions are required by all churches or other employers, and remitted to our office.

Member Contributions

For 2024, a member's pension contribution is 7.5% of their Qualifying Income (QI) capped at the annual Maximum Qualifying Income (MQI). Contributions must be deducted from the members payroll and remitted to our office on a monthly basis.

For ministers, their QI is calculated as stipend + 60% in lieu of housing and allowances.*

For other non-ordained employees, their QI is calculated as salary + the Health and Dental premium (if applicable).

If a members stipend changes during the year, the qualifying income will need to be recalculated to determine the new pension contributions, effective on the date of change.

The QI is capped each year - this is called the Maximum Qualifying Income, and is the maximum income that pension deductions can be calculated on in a given year. If your members QI is above the MQI, you must use the MQI to calculate the pension deductions. In 2024 the MQI is \$84,480. This amount can be found on the Minimum Stipend and Allowance schedule reported in the Acts and Proceedings each year.

Every year the General Assembly approves a new Minimum Stipend and Allowance schedule and included with this is a new MQI. The new MQI is effective January 1 of each year, so it is important to recalculate deductions every year. If the amount you calculate equals more than the maximum for the year, use the maximum for your calculations.

*It is important to note that the 60% is meant to account for housing and allowances. When calculating the QI/MQI you must use the stipend + 60% calculation and not stipend + actual housing and utilities. The QI/MQI is a Pension and Benefit-specific figure that is used to calculate members pension accrual, therefore, the calculation must be done accurately. If you have questions about how to calculate your member's QI, please contact our office.

Example 1:

Stipend \$55,000 x 1.60 (in lieu of housing and allowances) = \$88,000. This is over the 2024 MQI therefore you must use the MQI of \$84,480.

Example 2:

Stipend \$38,000 x 1.60 (in lieu of housing and allowances) = \$60,800. This is under the 2024 MQI therefore you must use the members QI \$60,800.



Employer Contributions - The Pension Plan Congregational Assessment

The Pension Plan Congregational Assessment is the congregation's contribution to the pension plan. It isn't tied to one specific minister, but rather it goes directly into the pension fund to support the present and future obligations of the PCC defined benefit pension plan. In this way, all congregations are contributing to the collective funding of the pension plan. All congregations pay this requirement, both those with a current minister and those without one. This was a decision made by General Assembly and is how the Church collectively cares for ministers who currently serve congregations as well as those who have served congregations in the past.

For 2024, the Pension Plan Congregational Assessment is calculated using 4% of the congregation's dollar base reported on the previous two years statistical report and divided into 12 monthly installments. Our office sends an email to all congregations in November with their congregational assessment amount for the upcoming year. If you do not receive this email, please contact our office and we can make sure that we have the correct contact information.

Employer Contributions - Non Ordained Employees & Other Employers

For 2024, the employer contributions for non-ordained members of the pension plan are calculated at 10.5% of the members QI, capped at the MQI. These employer contributions are required for any non-ordained clergy enrolled in the pension plan. These contributions are in addition to the pension plan congregational assessment required by the congregation.

Both employee and congregational/employer pension payments can be sent to our office on the same cheque and must be sent with a remittance form detailing how the funds are to be allocated. These payments can also be made through automatic withdrawal, e-transfer or electronic funds transfer (EFT).

Group Benefits 101



The Presbyterian Church in Canada offers medical, dental and group insurance coverage to eligible clergy and employees. The extended medical and dental plan provides benefit coverage for a variety of out-of-pocket expenses that are not covered under the provincial plan, and is paid for by the congregation or employer. The group insurance plan covers eligible clergy and employees for life insurance, dependent life insurance (if applicable), long term disability (LTD) and accidental death and dismemberment (AD&D), which is paid for by the plan member.

Participation in the group benefit program is compulsory for all clergy and diaconal ministers who work 20 hours per week or more. The group insurance rate is set by the Pension and Benefits board each year. The rate for 2024 is 2.5% of the member's QI capped at the MQI, plus provincial tax if applicable (8% HST for Ontario residents, 9% QST for Quebec residents, 7% RST for Manitoba residents). This rate is emailed to congregational treasurers in an annual memo following the fall Pension and Benefits board meeting, usually in early November, so start looking for this in your inbox around that time. You can always look at our website for this update as well.

Once members reach age 65+ LTD is no longer offered, resulting in a reduced Group Insurance premium. Our office will contact the treasurer when this is applicable.

Optional Life Insurance – Members may opt to purchase additional life insurance. If your member has purchased additional life insurance, we will contact the treasurer with the monthly premium.

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.

*Please note: the payment for the health and dental plan must be on a separate cheque from the pension payment remittances.

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. A vacancy begins when the employer is no longer paying the stipend for their clergy or salary for their employee.

Pulpit Supply Insurance is available when a minister of call is unable to conduct the Sunday worship service due to illness or injury. Congregations must apply for the Pulpit Supply Insurance benefit. This benefit is meant to offset the cost of arranging for another minister to lead the Sunday service. The Pulpit Supply Insurance benefit is funded by the Health and Dental plan through premiums paid by congregations and other employers and is available to all congregations served by a full or part-time minister that is enrolled in the health and dental plan. For 2024, the pulpit supply Insurance pays up to \$195 per Sunday, plus travel up to \$25 per Sunday for a maximum of 17 weeks. This benefit is paid for Sunday worship services only and does not apply to Good Friday or Christmas services.

Pension & Benefit Duties



Monthly

- Remit member pension and group insurance deductions
- Remit congregational assessment or employer share payments
- All remittances must be sent with the appropriate Pension and Benefits remittance form, detailing how the money is to be allocated
- Payments sent no later than the 15th of each month

Quarterly

- Health and dental invoices are sent from the finance office. Payments must be remitted to the finance office.

Annually

- Treasurers' memo with new pension and group insurance rates, health and dental premium, and MQI is sent from our office to all congregational treasurers. This information is also updated on our website
- Recalculate your member's QI/MQI and deductions for the upcoming year and notify our office of the new amounts
- Pension plan congregational assessments for the upcoming year are sent to treasurers each November
- Prepare your member's T4

How to make payments

- **Automatic Withdrawal Program** sign up to have monthly remittances automatically withdrawn from your account on the 15th of every month
- **Cheques** can be sent to our office, made out to The Presbyterian Church in Canada. We are happy to accept post dated cheques as well. Please ensure that all cheques are sent along with the appropriate remittance form
- **Electronic Funds Transfer** (EFT) please contact our office for additional information on this option



Your Pension and Benefits Team

Liane Maki – Pension and Benefits Clerk (lmaki@presbyterian.ca)

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

Patty Panagiotopoulos – Administrator (ppanagiotopoulos@presbyterian.ca)

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 (pjeffery@presbyterian.ca)

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, Pension and Benefits (njeffrey@presbyterian.ca)

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.

Need help deciding which department to contact?

Pension and Benefits

- Congregational Assessment
- Pension deductions
- Sun Life Group Benefits Plan
- Optional Life (if applicable)
- Group Insurance deductions
- Retirement
- Pulpit supply reimbursement
- Pension adjustment on T4
- Maternity/Parental Leave
- Employee Assistance Program

Finance

- Health and Dental invoices
- Other payroll deductions
- Session Annual Statistical Report and Congregations Dollarbase

Minimum Stipend & Allowance Schedule

THE PRESBYTERIAN CHURCH IN CANADA

2024 MINIMUM STIPEND AND ALLOWANCE SCHEDULE

Presbyteries can set their own minimums,
provided they exceed those set by the General Assembly.

Categories: (see Note 1)	<u>Category I</u>	<u>Category II</u>	<u>Category III</u>
Basic Stipend 2023: (see Notes 2 & 3) the increment has been adjusted and COLA of 6.0% has been applied to the minimum stipend grid (see Note 1)	42,111	39,671	37,238
Basic Stipend 2024: (see Notes 2 & 3)	44,638	42,051	39,472
Increment: (see Note 4)	1,021	940	853

MINIMUM STIPEND

Starting Stipend 2024	44,638	42,051	39,472
After 1st increment	45,659	42,991	40,325
After 2nd increment	46,680	43,931	41,178
After 3rd increment	47,701	44,871	42,031
After 4th increment	48,722	45,811	42,884
After 5th increment	49,743	46,751	43,737
After 6th increment	50,764	47,691	44,590
After 7th increment	51,785	48,631	45,443
After 8th increment	52,806	49,571	46,296

Appropriate Accommodation: (see Note 5) Applicable to each category.
Utilities – on voucher Applicable to each category.

Heath & Dental Insurance: (see Note 6) Applicable to each category.
(working 50% or more of normal hours of work)

Continuing Education	1,000	1,000	1,000
	2 weeks	2 weeks	2 weeks

OTHER

Retired Minister: 100% of Category I basic stipend and increments, plus accommodation and utilities; pro-rated for part-time service based on 5 days per week.
(See A&P 1991, p. 344 re part-time ministries.)

Student on annual appointment: (see Note 7) \$33,032 per annum, plus manse and utilities.

Student on summer appointment: Rate must meet or exceed minimum wage requirements for the province in which the appointment takes place. Housing shall be provided and costs may be shared with the student at a rate not to exceed \$100 per week. Travel to be paid as applicable.

Sunday Supply: \$195 per Sunday for both clergy and lay, plus accommodation and meals, as required, and travel expense reimbursed at the rate of \$0.45 per km.

Maximum Qualifying Income: (See Note 8) \$84,480 per annum effective January 1, 2024.
Effective January 1, 2024 the members contribution level is 7.5% of their “Maximum Qualifying Income” formerly “Pensionable Earnings” to the annual maximum.

(Please see next page for an explanation of the notes.)

NOTES1. **Stipend Categories:**

- Category I – ordained ministers, lay directors of institutions
- Category II – diaconal ministers, lay missionaries with special training
- Category III – lay missionaries

The 2008 General Assembly defined COLA to be CPI (consumers price index) as per Statistics Canada average of the year on year increases from June to May.

2. **Basic Travel:** The basic travel allowance is included in the minimum basic stipend figure.

The individual worker has a choice of either:

1. including on his/her annual tax return as part of income all revenue received in respect to travel and then claiming as a deduction all business travel related expenses,
- or
2. being reimbursed at a per kilometre rate as per Revenue Canada's 4 point provision as supplied to congregational treasurers for church workers. Basic stipend can be adjusted downward by the mutually agreed upon cost of the option.

3. **Multiple Point Charges:** A travel allowance is provided equal to the average number of kilometres travelled on a Sunday for church services within the charge, multiplied by \$41.00, to a maximum of \$4,920 (non taxable).4. **Years of Service Increments:** The first year of service increment is payable on the first of the month following the completion of the first 12 months of service, counting from the date of the service of induction/recognition. Subsequent incremental increases become effective on the first of the month following the completion of further 12 month periods of service.5. **Appropriate Accommodation:** All persons remunerated under one of the minimum stipend categories for church workers, regardless of their marital status, are to receive 100 percent of the fair rental value of appropriate accommodation. (see A&P 1992, p. 222)6. **Health & Dental Insurance:** Coverage under the Health & Dental Insurance plan will apply to the above three categories of professional church workers. (See also A&P 1986, p. 212, Item No. 6; and A&P 1988, Rec. No. 37, p. 227) As of July 1, 1998, we allow participation of non-clergy full-time and part-time staff with 20 hours or more, conditional upon participation of all such employees in a congregation and the congregation providing the required premiums. (see A&P 1998, Rec. No. 24, p. 219)7. **Student on Annual Appointment:** Students on annual appointment do not receive increments, are expected to work full-time when their college is not in session (apart from one month's annual vacation) and must not enroll in summer programs; therefore the annual remuneration rate for such students in respect to their congregational responsibilities is 74 percent of the basic rate set annually by the General Assembly in respect to an ordained minister. (see A&P 1989, p. 212–213)8. **Maximum Qualifying Income:** is defined as the sum of the actual stipend plus an additional 60% of stipend (in respect of allowances) up to the annual maximum.

Maximum Qualifying Income, Member Pension and Group Insurance Rates, and Health and Dental Premium



The Pension and Benefits Board

To: Treasurers and Payroll Administrators
Date: October 2023
Re: 2024 Member Pension and Group Insurance, Maximum Qualifying Income and Health & Dental Premiums

Effective January 1, 2024:

2024 Maximum Qualifying Income

For pension and group insurance purposes, the Maximum Qualifying Income is **\$84,480** (Acts & Proceedings 2023, p.63).

2024 Health and Dental premium

The Health and Dental premium is **\$5,164** per position plus tax where applicable. Sales tax is applied to premiums in the following provinces: Ontario (8%); and Quebec (9%). New for 2024, the finance department will be sending the health and dental invoices electronically via email to all congregations with email addresses starting in January 2024.

2024 Member Pension Contribution Rate: 7.5%

The member pension plan contribution rate is **7.5%** of the member's qualifying income.

2024 Member Group Insurance Rate: 2.5%

The member contribution rate for the group insurance plan is **2.5%** of the member's qualifying income plus tax where applicable. Sales tax is applied to premiums in the following provinces: Ontario (8%); Quebec (9%); and Manitoba (7%). Please note: in order for benefits claimed by the member to be non-taxable, the member (not the congregation) must pay the group insurance premium.

2024 Congregation Pension Contribution Rate: 4.0%

The Pension Plan Congregational Assessment rate is **4.0%** of the dollar base figure as determined by the Annual Session Statistical Report as at December 31, 2022. The Pension Plan Congregational Assessment is the **employer** contribution to the pension fund – it is not related to the individual minister's contribution.

2024 'Other Employer' Pension Contribution Rate: 10.5%

The employer contribution rate for congregational employees and other non-PCC clergy employees is **10.5%** of the member's qualifying income. Please note: the 10.5% employer contribution rate also applies to ordained or diaconal ministers not in a congregation, for example clergy who are employed by the colleges or mission extensions.

Minimum Stipend and Allowance Schedule

The 2024 Minimum Stipend and Allowance Schedule may be found in the Acts & Proceedings 2023, p.63 or on the [Presbyterian Church in Canada website](https://www.presbyterian.ca/resources/finance).

Remitting Deductions to the Pension and Benefits Office

Automatic Withdrawal

With your authorization, payments for pension, group insurance and health and dental can be automatically withdrawn from your bank account according to our payment schedule. Once set up, remittances will automatically be withdrawn from your bank account on the 15th of **each month**. To sign up for this service, please complete the **Automatic Withdrawal Authorization Form** – which can be found on www.presbyterian.ca/resources/finance – and email the completed form to ar@presbyterian.ca OR mail to: **50 Wynford Drive, Toronto ON M3C 1J7, Attn: Financial Services**

On-line Fillable Remittance Forms

To download the appropriate form, go to <https://presbyterian.ca/pensionandbenefits/employers/>. **Payments are due monthly.** Please ensure that all payments are remitted with the prescribed remittance form and include:

- Member Name*
- Member ID #*
- Congregation Code or Employer Code

**If your congregation has no member then these fields can be left blank.*

Clergy: Ordained & Diaconal

Monthly Member and Employer Costs

Please use the following chart to calculate **Member and Congregation** Pension and Group Insurance costs. The example below shows the maximum monthly deductions using the 2024 Maximum Qualifying Income of **\$84,480**.

Contribution/Calculation Type	2024 Calculations	2024 Maximum Deductions
Maximum Qualifying income (MQI)*	(Basic stipend + 60%) = QI	\$84,480
Employee Pension contribution	QI x 7.5% / 12	\$528.00 per month
Employee Group Insurance deduction	QI x 2.5% / 12	\$176.00 per month + tax if applicable
Optional group insurance		Invoiced separately – cost varies
Monthly Employer Pension cost	2022 Dollar base x 4% / 12	Refer to your Congregational Assessment

*MQI – For Professional Church workers, PCC ordained and diaconal, the qualifying income is defined as the sum of the actual stipend plus an additional 60% of stipend (in respect of allowances) up to the annual maximum (Acts & Proceedings 2023, p.64).

Congregational Employees & Non-Clergy Employees

Monthly Member and Employer Costs

Please use the following chart to calculate **Member and Employer** Pension and Group Insurance costs: The example below uses an annual salary of \$50,000 and 2024 Health and Dental premium \$5,164.

Contribution/Calculation Type	2024 Calculations	Example
Qualifying income (QI)**	(Salary + \$5,164) = QI	\$55,164
Monthly Employee Pension contribution	QI x 7.5% / 12	\$344.78 per month
Monthly Employee Group Insurance deduction	QI x 2.5% / 12	\$114.93 per month + tax if applicable
Monthly Optional group insurance		Invoiced separately – cost varies
Monthly Employer Pension cost	QI x 10.5% / 12	\$482.69 per month

For congregational employees and non-clergy employees, the qualifying incomes includes salary plus the amount of the health and dental premiums paid by the employer but *cannot* include any payments of bonus, overtime, or other fluctuating emoluments. **If the employee is not a member of the Church's health and dental plan, use salary figure only.

Once members reach age 65+ LTD is no longer offered, resulting in a reduced Group Insurance premium. Please contact our office for details if applicable to your member.

Please contact Liane Maki at the Pension and Benefits office if you require assistance with this memo – **1-800-619-7301 or 416-441-1111 ext 233**. All treasurer memos can be found on the Pension and Benefits Board website: www.presbyterian.ca/pensionsandbenefits/employers

Remittance Forms



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



Pension and Group Benefits Remittance Form

For Non-Ordained PCC Employees or Ordained and
Diaconal Ministers serving outside a Congregation

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: _____

10.5% Employer Share: _____ 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

Automatic Withdrawal Form

IMPORTANT INFORMATION — Please Read

Please complete this form to approve automatic withdrawals from your bank account by The Presbyterian Church in Canada for the purposes indicated. Withdrawals are done on the 15th of each month. If there is a change to the amounts, or you would like to cease automatic payments, you must notify us before the 10th of the month. As there are separate bank accounts for pension and the PCC, these amounts will be withdrawn separately and may appear differently on your bank statement.

Please check the payments you would like to have done by automatic withdrawal and indicate the amounts where applicable.

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Health and Dental

- Payments will be withdrawn on the 15th 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

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Pension

- Pension Payments will be withdrawn on the 15th of each month.
- Funds will be withdrawn monthly based on the amounts indicated below.

Member Pension Contributions:	Optional Insurance:
Basic Group Insurance:	Congregational Assessment OR Employer Share:

Total Pension Payment:

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Presbyterians Sharing and/or PWS&D

- Presbyterians Sharing and/or PWS&D remittances will be withdrawn on the 15th each month
- The PCC will withdraw the amounts indicated below each month
- The amount must remain the same for at least 6 months

Presbyterians Sharing:
PWS&D:

☐

Lending Fund:

- Remittances will be withdrawn on the 15th of March, June, September & December
- The PCC will withdraw the amount as indicated each quarter per the repayment schedule

**Email the completed form to ar@presbyterian.ca OR mail to: The Presbyterian Church in Canada,
50 Wynford Drive, Toronto ON M3C 1J7, Attn: Financial Services.**

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 the indicated payments and 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 ar@presbyterian.ca

Pulpit Supply Form

The Presbyterian Church in Canada provides a pulpit supply insurance plan to congregations where a full-time or part time minister/clergy position has been established by its presbytery. Part time positions must be a minimum of 50% full time hours to qualify. The cost of this insurance plan is included in the member's Extended Health and Dental Insurance Plan premium. The maximum period of benefit is seventeen (17) Sundays.

Claims should be made using the form below by the employing congregation. Any payment due will be directed to the congregation.

Congregation Information

<input type="text"/>		<input type="text"/>	
Congregation Code		Name of Congregation	
<input type="text"/>			
Address	City	Prov	Postal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Treasurer	Treasurer Phone	Treasurer email	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

Minister Information

<input type="text"/>	<input type="text"/>
Name of Minister	Date of last Sunday Worked mm-dd-yyyy

Reason for Claim

Illness

If the claim is due to an illness the benefit will be paid starting the second Sunday missed.

Accident

If the claim is due to an accident the benefit will be paid starting the first Sunday missed.

Has Minister Resumed Duties?

<input type="text"/>
Date of return mm-dd-yyyy

Dates of Sundays Missed

<input type="text"/>	<input type="text"/>
mm-dd-yyyy	mm-dd-yyyy
<input type="text"/>	<input type="text"/>
mm-dd-yyyy	mm-dd-yyyy

Claim Information

Pulpit Supply Claim max. \$195 per Sunday	
Travel Expenses max. \$25 per Sunday	
Total Claim	

Email the completed form to pension@presbyterian.ca

For Office Use Only

<input type="text"/>	<input type="text"/>	<input type="text"/>
Date Received	Claim Approved	Cheque Issued

Maternity & Parental Leave

The PCC provides 'top-up' payments during Maternity/Parental leave for members of the Health and Dental plan. Employers may claim reimbursement of the cost of 'top-up' from the Pension and Benefits Office.

Payment dates for top-up only begin when EI payments begin. **Make certain that all the amounts claimed are for the same claim period** i.e. monthly or weekly, and that they match with the EI claim period. Include a photocopy of the EI Benefits statement for each week of maternity/parental leave being claimed. Please keep all stubs.

Employer Information

<input type="text"/>		<input type="text"/>	
Congregation Code		Congregation	
<input type="text"/>			
Address		City	Prov
Postal Code			
<input type="text"/>		<input type="text"/>	<input type="text"/>
Treasurer		Treasurer Phone	Treasurer email

Member Information

<input type="text"/>		<input type="text"/>	<input type="text"/>
Name		Member ID	Claim type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Baby's DOB (MMDDYYYY)	Last Day worked (MMDDYYYY)	Returning to work (MMDDYYYY)	First EI Payment (MMDDYYYY)

Claim Information

While on Maternity/Parental leave, a member's income comes from up to three sources: **EI benefits** paid by the Federal Government, **Housing Allowance and Utilities** paid by the congregation, and the **"top-up" payments** to bring their total to 95% of pre-leave income, paid by the employer and reimbursed by the Health and Dental plan. Complete the section below to calculate these totals. All figures must be for the **SAME CLAIM PERIOD** (weekly/monthly).

<input type="text"/>	<input type="text"/>	<input type="text"/>
Start Date (MMDDYYYY)	End date (MMDDYYYY)	Number of weeks

1. Calculate Income on leave

Add all sources of pre-leave income and multiply by 95% (0.95)

Stipend or Salary	<input type="text"/>
+ Housing Allowance	<input type="text"/>
+ Utilities	<input type="text"/>
Total Pre-leave Income	<input type="text"/>
x 95% = Income on leave	<input type="text"/>

2. Calculate "Top-up" Claim

Subtract all non-reimbursable sources of income from the Income on leave.

Income on leave	<input type="text"/>
- Gross EI Benefit	<input type="text"/>
- Housing Allowance	<input type="text"/>
- Utilities	<input type="text"/>
= "Top-up" Claim	<input type="text"/>

A \$2000 lump sum payment for 27 weeks of leave, or prorated amount for a shorter leave, will be paid to congregations that pay housing allowances or provide a manse during a maternity/parental leave. The lump sum will be added to the final payment.

For Office Use: Total Weeks of Leave:	Payment: \$	Date of payment:	Chq #
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Employer Information

<input type="text"/>		<input type="text"/>	
Congregation Code		Congregation	
<input type="text"/>			
Address		City	Prov
Postal Code			
<input type="text"/>		<input type="text"/>	<input type="text"/>
Treasurer		Treasurer Phone	Treasurer email

Member Information

<input type="text"/>		<input type="text"/>	<input type="text"/>
Name		Member ID	Claim type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Baby's DOB (MMDDYYYY)	Last Day worked (MMDDYYYY)	Returning to work (MMDDYYYY)	First EI Payment (MMDDYYYY)

Claim Information

Complete the section below to calculate the top-up claim for the claim period outlined. All figures must be for the **SAME CLAIM PERIOD** (weekly). Instructions to complete this section are on the back of this form.

Start Date (MMDDYYYY) End Date (MMDDYYYY) Number of weeks

1. Calculate Income on leave (weekly)

Add all sources of pre-leave income and multiply by 95% (0.95) to get the member's income on leave **per week**

Stipend or Salary	<input type="text"/>
+ Housing Allowance	<input type="text"/>
+ Utilities	<input type="text"/>
+ Total Pre-leave Income	<input type="text"/>
x 95% = Income on Leave	<input type="text"/>

2. Recalculate EI Benefit to 55%

Calculate 55% of the average insurable earnings. This figure will be used to calculate the weekly top-up. **This number cannot exceed the 2017 EI maximum of \$543 per week. If it does, please default to the maximum.**

If required, see the reverse for details instructions regarding this calculation.

Gross Weekly EI Benefit	<input type="text"/>
/ 0.33 x 52 = Average Insurable Earnings	<input type="text"/>
x 0.55 / 52 = weekly EI benefit at 55%	<input type="text"/>

3. Calculate Weekly Top-Up

Subtract the calculated EI benefit at 55%, housing and utilities from the income on leave to determine the weekly top-up claim.

Multiply this by the number of weeks being claimed (use the Number of Weeks indicated above).

Income on Leave	<input type="text"/>
- EI Benefit at 55%	<input type="text"/>
- Housing Allowance	<input type="text"/>
- Utilities	<input type="text"/>
= Weekly "Top-up" Claim	<input type="text"/>
x Number of Weeks	<input type="text"/>
= Total "Top-up" For Claim Period	<input type="text"/>

A \$2000 lump sum payment for 27 weeks of leave, or prorated amount for a shorter leave, will be paid to congregations that pay housing allowances or provide a manse during a maternity/parental leave. The lump sum will be added to the final payment.

For Office Use: Total Weeks of Leave:	Payment: \$	Date of payment:	Chq #
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Instructions

While on Maternity/Parental leave, an employee's income comes from up to three sources: EI benefits paid by the Federal Government, Housing Allowance and Utilities paid by the congregation, and the "top-up" payments. For employees who select the extended parental leave option, top-up payments to 95% of the pre-leave income are based on 55% of average insurable earnings, to the maximums set by the Federal Government. Top-up payments are paid by the employer and reimbursed by the Health and Dental plan.

Before you begin, indicate the period that this claim form is for - the start and end dates, and the number of weeks.

Step 1 - Calculate Income on Leave: As outlined above, the PCC tops-up parental leave to 95% of the pre-leave income. To calculate what this amount is, you must add up all sources of income, and then multiply by 95% (0.95). All of these figures - stipend, housing, and utilities - must be the **weekly** amount. To calculate the weekly amount, divide the annual amount by 52.

Step 2 - Recalculate EI Benefit to 55%: With the extended parental leave option, the employee receives EI benefits based on 33% of their average insurable income. Our top-up policy tops-ups from 55% of average insurable income. To calculate the top-up, you must recalculate what the employee's benefit would be at 55%. This is done using a few simple calculations:

- Start with the Gross Weekly EI Benefit at 33%
- Divide this number by 33% (0.33) and then multiply it by 52 to get the annual average insurable earnings
- Multiply the average insurable earnings by 55% (0.55) and then divide by 52. This will give you the weekly EI benefit at 55%. This is the amount that you will use to calculate the top-up claim. Remember to round to the nearest dollar.

EXAMPLE	
Gross Weekly EI Benefit	\$326
$326 / 0.33 = 987.87$	
$987.87 \times 52 =$ Average Insurable Earnings	\$51,369
$51,369 \times 0.55 = 28,252$	
$28,252 / 52 =$ EI benefit at 55%	\$543
<i>Note: This number cannot exceed the 2017 EI maximum of \$543 per week. If it does, please default to the maximum.</i>	

Step 3 - Calculate weekly top-up: Starting with the income on leave, subtract the EI benefit at 55%, housing, and utilities. This will determine the top-up amount for one week. Next, multiply this by the number of weeks being claimed, to determine the total amount for the top-up claim period.

If at any time you have any questions about how to complete this form, please contact our office:
1-800-619-7301 ext: 233
pension@presbyterian.ca

Pension Adjustment



The Pension and Benefits Board

To: Congregational Treasurers, Payroll Administrators
Date: October 2023
Re: 2023 T4 - Pension Adjustments & NEW Dental Coding Requirement

Please use this memo to calculate the Pension Adjustment (PA) for members of the Presbyterian Church in Canada Pension Plan, and to complete the newly required box 45 - Employer offered dental benefits for 2023.

Please ensure all member contributions are remitted by December 31, 2023.

You will need to include the following entries on the 2023 T4 slip:
Box 45 – Employer Offered Dental Benefits - see instructions below
Box 50 – Pension Plan Registration No. **0368902**
Box 52 – Pension Adjustment – use the formula below
Box 20 – RPP member pension contributions

Pension Adjustment

The PA is based on contributions remitted and the member's qualifying income, up to the maximum qualifying income (MQI). For 2023, the maximum qualifying income is \$79,680.

Pension Adjustment (PA) is calculated:

- Rounded to the nearest dollar
- If the calculation results in a negative amount, the PA for the year is zero.

Pension Adjustment Formula

9 multiplied by (qualifying income multiplied by 0.015) less \$600

9 x (_____ x 0.015) - \$600

= Pension Adjustment

New reporting requirement for 2023 - Employer Offered Dental Benefits

Beginning with the 2023 tax-reporting cycle, the federal government requires employers to report on a tax slip whether an employee, former employee or spouse of a deceased employee was eligible on December 31 of the reporting tax year to access dental insurance, or dental coverage of any kind due to current or former employment. Please use one of the following codes when completing your employee's T4:

Code 3 For members who have active coverage under the PCC's health and dental plan with Sun Life, please select **Code 3** - Access to dental care insurance or coverage of dental services of any kind for employee, spouse and dependents.

Code 1 For employees without health & dental coverage, please select **Code 1** - No access to any dental care insurance or coverage of dental services of any kind.

Calculation Examples

Full-time employment at the maximum qualifying income

The maximum qualifying income for 2023 is \$79,680. If a member's qualifying income calculation equals more than \$79,680 then the maximum should be used.

- A full-time member earning the maximum qualifying income:
 $PA = 9 * (\$79,680 * 0.015) - \$600 = \$10,157$

Full-time employment under the maximum qualifying income

- A full-time member earning less than the maximum qualifying income:
 $PA = 9 * (\$50,000 * 0.015) - \$600 = \$6,150$

Part-time employment

For members who work part-time, it is important to check that a member's earnings does not exceed the maximum qualifying income *based on the percentage of time worked*.

- For example, if the member works 60% time, the qualifying income should not exceed \$47,808.
- This is determined by multiplying the maximum by the percentage of time worked: $\$79,680 * 0.6 = \$47,808$
- A part time member working 60% time earning the maximum qualifying income (pro-rated as per above):
 $PA = 9 * (\$47,808 * 0.015) - \$600 = \$5,854$

Partial year employment

For members who work only for part of the year (i.e. a member who joined, left or terminated during the year), it is important to check that the earnings do not exceed the maximum qualifying income *based on the number of months worked*.

- For example, if a member works for 3 months of the year, earning a total of \$25,000 it would need to be checked that the total earnings (\$25,000) do not exceed the prorated maximum qualifying income for 3 months of employment.
- To check this, the monthly prorated maximum qualifying income is determined by dividing the maximum qualifying income by twelve and then multiplying by the number of months worked.
- The prorated maximum qualifying income for 3 months would be $\$79,680 / 12 * 3 = \$19,920$
- In this example the amount earned (\$25,000) exceeds the prorated maximum qualifying income (\$19,920), therefore the prorated maximum qualifying income should be used to calculate the pension adjustment.
- $PA = 9 * (\$19,920 * 0.015) - \$600 = \$2,089$

More than one employer in the same year

For members who move from one employer to another during the course of the year, the \$600 offset must be prorated and used in each employer's calculation based on the percentage of the year the employee was in their service.

- For example, if a member was in the plan for the full year but left one congregation 4 months into the year, with earnings of \$26,560 and immediately joined another congregation for the remainder of the year, with earnings for this period of \$53,120 each treasurer will report separately, and the \$600 offset would be prorated.
- For 1st period of service: $PA = 9 * (\$26,560 * 0.015) - (600 * 4/12) = \$3,386$
- For 2nd period of service: $PA = 9 * (\$53,120 * 0.015) - (600 * 8/12) = \$6,771$

If you require assistance with the PA calculation or the dental coding please contact the Pension and Benefits office.

Phone: 1-800-619-7301 OR 416-441-1111 extension 229 or 287

Website: www.presbyterian.ca/pensionsandbenefits

Email: pension@presbyterian.ca

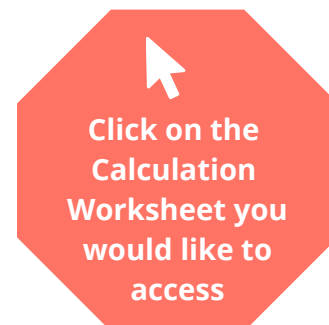
Calculation Worksheets

Calculation Worksheets



The Pension and Benefits Board offers various Calculation Worksheets to assist in calculating your members maximum qualifying income (MQI) and payroll deductions. These worksheets include:

- Calculation Worksheets for for Ordained (Without Tax)
- Calculation Worksheets for Non-Ordained (Without Tax)
- Calculation Worksheets for Congregations in Ontario for Ordained
- Calculation Worksheets for Congregations in Ontario for Non-Ordained
- Calculation Worksheets for Congregations in Manitoba for Ordained
- Calculation Worksheets for Congregations in Manitoba for Non-Ordained
- Calculation Worksheets for Congregations in Quebec for Ordained
- Calculation Worksheets for Congregations in Quebec for Non-Ordained
- Calculation Worksheets for employees working less than full time



The fillable calculation worksheets can also be accessed and downloaded at:=
presbyterian.ca/pensionandbenefits/employers

- **The 2024 Maximum Qualifying Income is \$84,480** and the **2024 Health & Dental premium is \$5,164.**
- Qualifying income for congregational employees and non clergy employees includes salary plus the amount of the health and dental premium paid by the employer unless the employee is not a member of the Church's health and dental plan, in which case only the salary figure is required to calculate the costs.
- The basic salary figure cannot include any payments of bonus, overtime, or other fluctuating emoluments.
- If the total sum of the member's basic salary and health and dental premium (if applicable) exceeds **\$84,480**, they will be required to contribute the **2024 Maximum Deductions.**