



# WINDOW

## On Your Pension and Benefits

 The Presbyterian Church in Canada



### IN THIS EDITION

- 2025 MQI, Pension & Group Insurance Rates
- Pre-retirement Benefit Improvement
- My Sun Life App: How to Submit a Claim
- Discover More from the PCC: Free Resources
- Meet Your Pension & Benefits Team!



### 2025 MAXIMUM QUALIFYING INCOME

Every year, the General Assembly approves a new Minimum Stipend and Allowance schedule, found in the Acts and Proceedings. This includes a new Maximum Qualifying Income (MQI), which is the maximum amount that can be used for pension contributions and group insurance premiums. For 2025, the MQI will be \$87,120 (A&P 2024, P. 55).

### MEMBER PENSION CONTRIBUTIONS

Members of the pension plan contribute monthly based on a percentage of their MQI. We are happy to announce that effective January 1, 2025, the member pension contribution rates will remain at 7.5%.

### GROUP INSURANCE RATE

For 2025, the group insurance rate will remain at 2.5%. The group insurance rate is based on the premium cost for plan member usage. For the benefits to remain tax free when claimed, the premium must be fully paid by the member.

Member pension and group insurance contributions are made by payroll deductions by your treasurer or payroll administrator.

### PRE-RETIREMENT BENEFIT IMPROVEMENT

As reported last year, historically, pensions were improved on a regular basis to keep up with the cost-of-living through the pension plan design. Before 2013, the pension formula was a Final Average Earnings (FAE) design which automatically adjusted the retirement benefit to the average earnings in the years before retirement. This formula was frozen as of December 31, 2012, and the current Career Average Earnings formula became effective January 1, 2013. This formula does not provide automatic adjustments for wage or price inflation, however as a result of the financial stability of the plan, the board granted a cost-of-living adjustment on January 1, 2024 to the frozen FAE benefits accrued to December 31, 2012, and career average benefits earned from 2013-2021.

Since the funded status of the plan has remained strong and stable, and the plan is currently in surplus positions on both a solvency and going concern basis, the board recommended to this year's General Assembly, a 3.9 percent pre-retirement increase to the existing frozen pensions earned for pensionable service on or before December 31, 2022. This increase is effective January 1, 2025, and is in addition to the pre-retirement percentage increases that were effective January 1, 2024. This cost-of-living increase was determined in accordance with the framework of the Funding and Benefits Policy and was adopted by the 2024 General Assembly.

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 PCBiz website at: [presbyterian.ca/gao/ga2024/reports-to-general-assembly](http://presbyterian.ca/gao/ga2024/reports-to-general-assembly)

# MY SUN LIFE APP: HOW TO SUBMIT A CLAIM



Submitting a benefits claim through the **My Sun Life** app is as easy as 1, 2, 3!

1

Start by downloading the My Sun Life app and signing in using your Access ID.

Once you are logged in, click **Submit A Claim** on the Home Page.

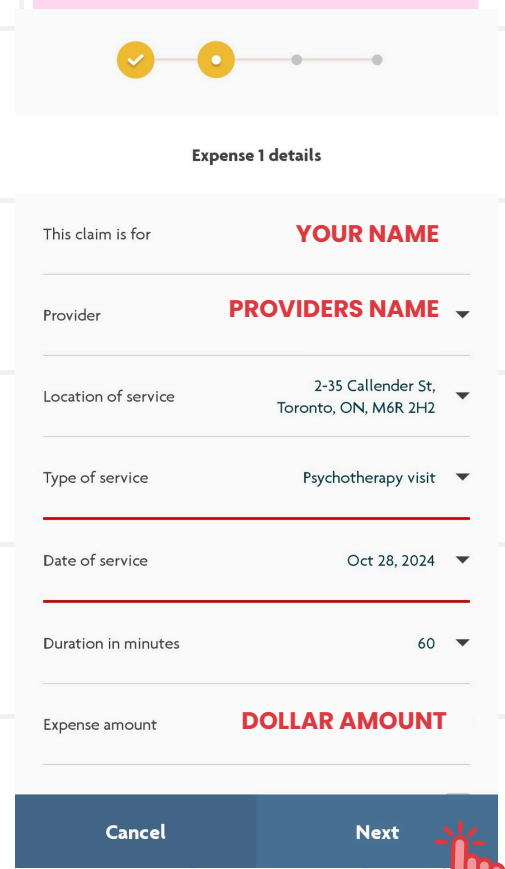
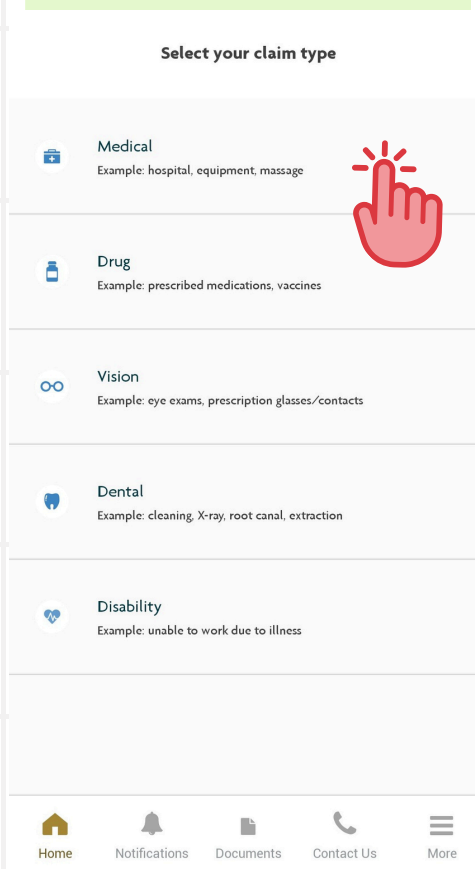
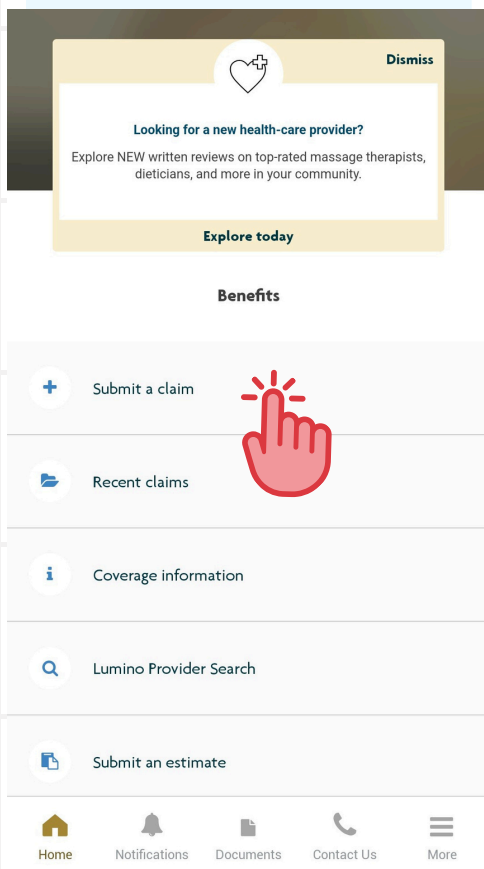
2

You will be brought to a second page where you will choose the the **type of claim**.

You will be asked to select who the claim is for, i.e. yourself, spouse or a dependent.

3

Lastly, you will be required to fill out the claim details, including the providers name, location, type of service and the dollar amount being claimed.



4

**You're All Done!**

Once you submit your claim through the app, you should receive the reimbursement for your claim amount to your bank account within 48 hours. You will also receive a confirmation email once the claim has been successfully processed.

If you are having any issues with submitting a claim through the My Sun Life app, please contact **Sun Life** at **1-800-361-6212**.



## REMINDER: SUBMIT YOUR 2024 H&D CLAIMS

Please ensure that all 2024 claims are received by Sun Life no later than March 30, 2025. Any claims received after this deadline will not be processed.



# DISCOVER MORE FROM THE PCC



At the Pension & Benefits office, we are always considering new ways to communicate to our members. We have worked on collaborating with other departments to communicate through multiple streams of media, from newsletters and webinars, to social media and print; we want our members to be aware of all the free resources and up-to-date information that our office, and beyond, offers!



**The Presbyterian Connection** newspaper is a free resource that is distributed four times per year in print and electronically. It includes stories and initiatives from congregations nation-wide, as well as important updates and information from the various departments at the National Office.

**PCConnect** is the PCC's monthly e-newsletter, with all the news and information about the mission, ministry and National Office of The Presbyterian Church in Canada.

Subscribe today: [presbyterian.ca/pccconnect-e-news](https://presbyterian.ca/pccconnect-e-news)

**EAP (Employee Assistant Program) Webinars** offers live webinars 4 times per year, brought to you by the Pension and Benefits office in partnership with ComPsych. From self-help topics to financial advice, there is no cost to participate, and the recordings of these presentations are available on this website after each session.

Find out more by visiting: [presbyterian.ca/pensionandbenefits/eap-webinars](https://presbyterian.ca/pensionandbenefits/eap-webinars)



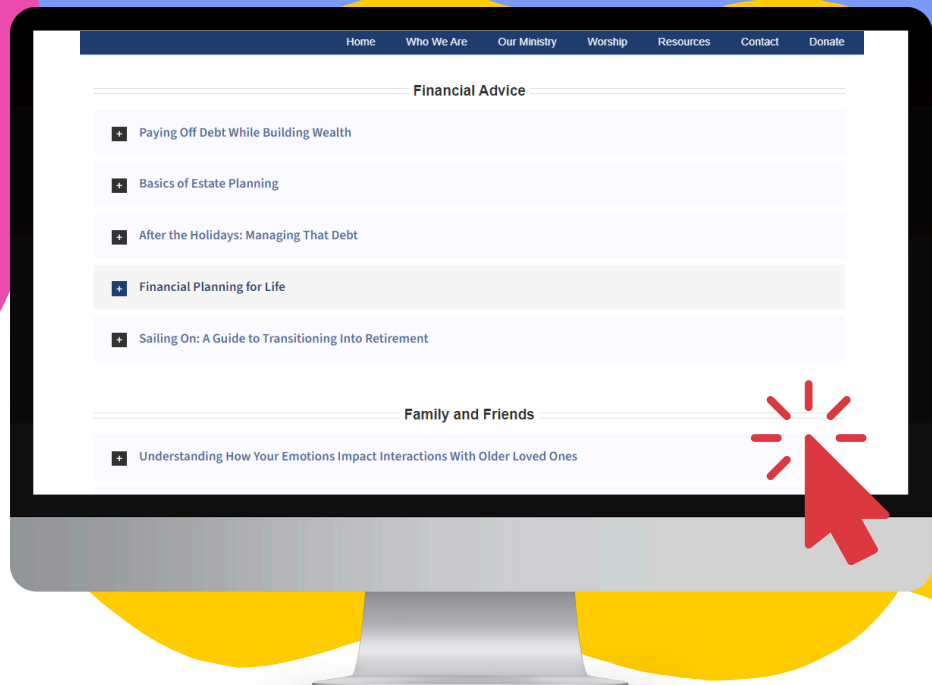
## REMINDERS & EVENTS



**The Presbyterian Connection needs your photos!**  
Has your congregation held a recent event you would like to share with newspaper subscribers across Canada? A special anniversary? A summer picnic? A youth group retreat? We want your photos for the Gatherings section of the Fall issue of the Presbyterian Connection!  
Please submit photos of congregational events, activities and initiatives, along with a short description, either [online](#) or [by email](#). Don't forget to include your congregation's name and location if you are submitting by email!

## uplift 2024: Audacious Hope

Want to talk about hope? There is so much hope in the PCC! From July 3-7 this year, youth, young adults and leaders joined together to share this hope (as well as faith, joy and the love of Christ) through worship, activities, discussion, workshops, good food and fun events at **uplift 2024: Audacious Hope**. They prayed, broke bread, danced, sang and made unforgettable connections with God and one another. Collaborating with the United Church of Canada meant even more connections among leadership and participants. There are lots of photos and updates on the uplift [Facebook](#) and [Instagram](#) pages - check them out!



# CONTACT US!



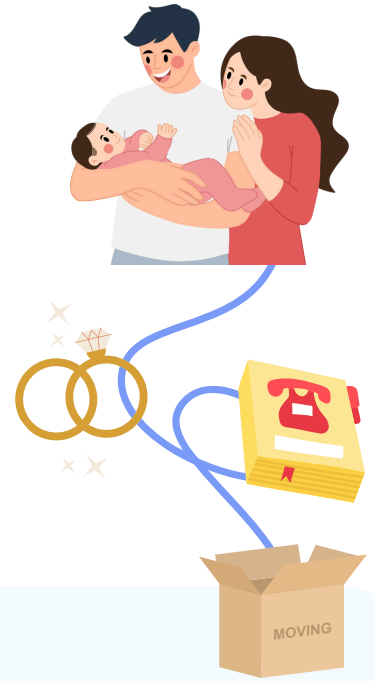
## KEEPING YOUR RECORDS UP-TO-DATE...

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](mailto: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
- Plans to retire  
(a minimum of 4 months notice is required for processing)



## MEET YOUR PENSION & BENEFITS TEAM!

**Liane Maki** ([lmaki@presbyterian.ca](mailto: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, reimbursement and pulpit supply and processes new enrolments for the pension and benefits plans.

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

**Perri Jeffery** ([pjeffery@presbyterian.ca](mailto: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](mailto: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.

### Presbyterian Church Pension and Benefits

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

### Sun Life Customer Care Centre

**Phone:** 1-800-361-6212  
[www.mysunlife.ca](http://www.mysunlife.ca)  
**App:** MySunLife

### ComPsych Guidance Resources Program

**Phone:** 1-866-641-3847  
**TDD:** 1-877-373-4763  
[guidanceresources.com](http://guidanceresources.com)  
**App:**  
GuidanceResources Now

### 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.