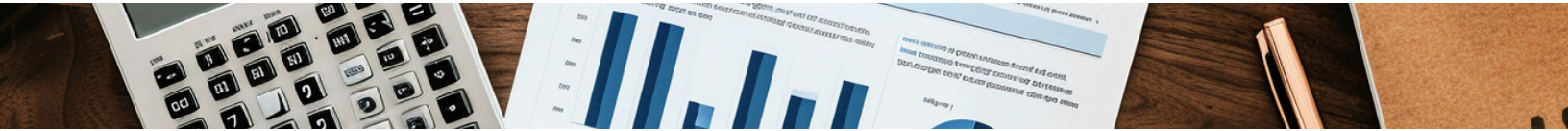




WINDOW

on your pension and benefits

Fall 2025
Edition



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- Pre-retirement Pension Benefit Increase
- Fraud Prevention & Keeping Your Benefits Safe
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Visit the Pension & Benefits Board web page for resources, newsletters, forms, board updates and information:

presbyterian.ca/pensionandbenefits

To access the Pension and Benefits Board report and recommendations to the 2025 General Assembly, visit the PCC website at:

presbyterian.ca/gao/ga2025

2026 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 2026, the MQI will be \$88,950 (A&P 2025, P. 106).

MEMBER PENSION CONTRIBUTIONS

Members of the pension plan contribute monthly based on a percentage of their MQI. Effective January 1, 2026, the member pension contribution rates will remain at 7.5%.

GROUP INSURANCE RATE

For 2026, 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.



DIGITAL ACCESS: YOUR 2025 ANNUAL PENSION STATEMENT

Earlier this year, the pension and benefits office announced that you will be able to access your next Annual Pension Statement digitally through a secure portal.



Keep an eye on your inbox for more information regarding how to register and access your information, sent out in early 2026.

PRE-RETIREMENT PENSION BENEFIT INCREASE

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 approved a 2.4 percent pre-retirement increase to the existing frozen pensions earned for pensionable service on or before December 31, 2023. This cost-of-living increase is effective January 1, 2026, and was determined in accordance with the framework of the Funding and Benefits Policy which was adopted by the 2024 General Assembly.

FRAUD PREVENTION: KEEPING YOUR BENEFITS SAFE

Health and dental benefit fraud and abuse is on the rise. We want to make sure our member's are knowledgeable about what to look out for to prevent any inaccurate claims.

What are some examples of fraud and abuse by providers?

- Changed procedure codes and dates of service for previously declined claims
- Excessive and unusual invoice submissions
- Submission of services that patients never received
- Submission of inflated fees for financial gain
- Offering inappropriate incentives



What is the impact of fraud and abuse on benefit plans?

Higher insurance premiums and loss of benefits can occur because it can increase the cost of plan premiums and could threaten group plan sustainability.

Example 1

Some providers or vendors of medical equipment will promote incentives to encourage purchases, such as giving free merchandise (such as shoes, glasses, bags, gift cards or cash back), and will inflate the cost of the medical device or service to cover the cost of the incentive.

Example 2

Substitution is another example of fraud. This occurs when a provider gives a patient a product that isn't covered (like non-prescription glasses) but bills the insurance company for a covered item (like prescription lenses).

If you suspect fraud or benefit plan abuse, please report it to Sun Life.
Email: clues@sunlife.com
Phone: 1-888-882-2221



HOW TO PROTECT YOURSELF AND YOUR BENEFITS PLAN AGAINST FRAUD AND ABUSE

1 Check your coverage to understand what amounts you will pay that aren't reimbursed under the benefits plan. Check your claim's history and explanation of your benefits regularly.

2 Check your explanation or breakdown of the service provided to ensure the service or products you received were claimed accurately, never sign a blank claim form, and keep your receipts for at least one year.

3 Report service providers and vendors who offer to waive amounts not covered by the benefit plan, or who offer inappropriate incentives.



PRINT-FRIENDLY PENSION & BENEFITS RESOURCES



With the majority of resources now being digital, it is sometimes nice to have a printer-friendly option at hand. Here are some resources available to print for Members, Treasurers, Presbytery Clerks, other employers, or those in your congregation serving in this capacity.

Click on the images to download each resource!



Your Group Benefits booklet, whether you are a Congregational Employee or a Professional Church worker, this is your go-to resource regarding your benefits. This includes Prescription Drug Coverage, Paramedical Services, Vision Care, Dental Care and more!

You can also check your benefit plan by logging into your mysunlife.ca account.



DID YOU KNOW?

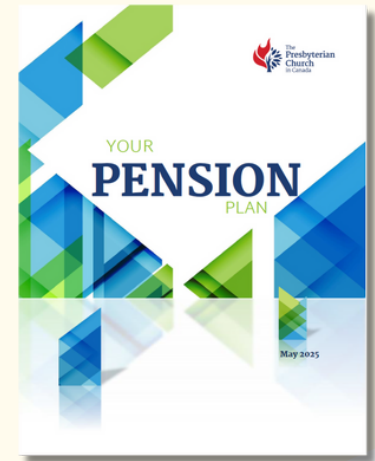
You can find all these resources and more online!

Simply visit presbyterian.ca/pensionandbenefits/helpful-resources/

FOR RETIREMENT PLANNING

Planning your retirement is one of the most anticipated stages of your life, and the Pension and Benefits department wants to help make the planning process as easy as possible for our members. This **Retirement Planning Q&A** guide provides answers to our most frequently asked questions regarding the retirement planning process, from health and dental coverage at retirement to steps on how to plan for the big day!

Your Pension Plan booklet offers information on the Presbyterian Church in Canada's defined benefit pension plan for our clergy and employees, including up-to-date rates, step-by-step guides to calculating your pension, information about retirement and more.

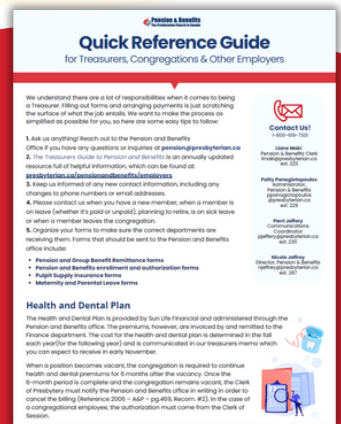


FOR PLAN MEMBERS

FOR TREASURERS

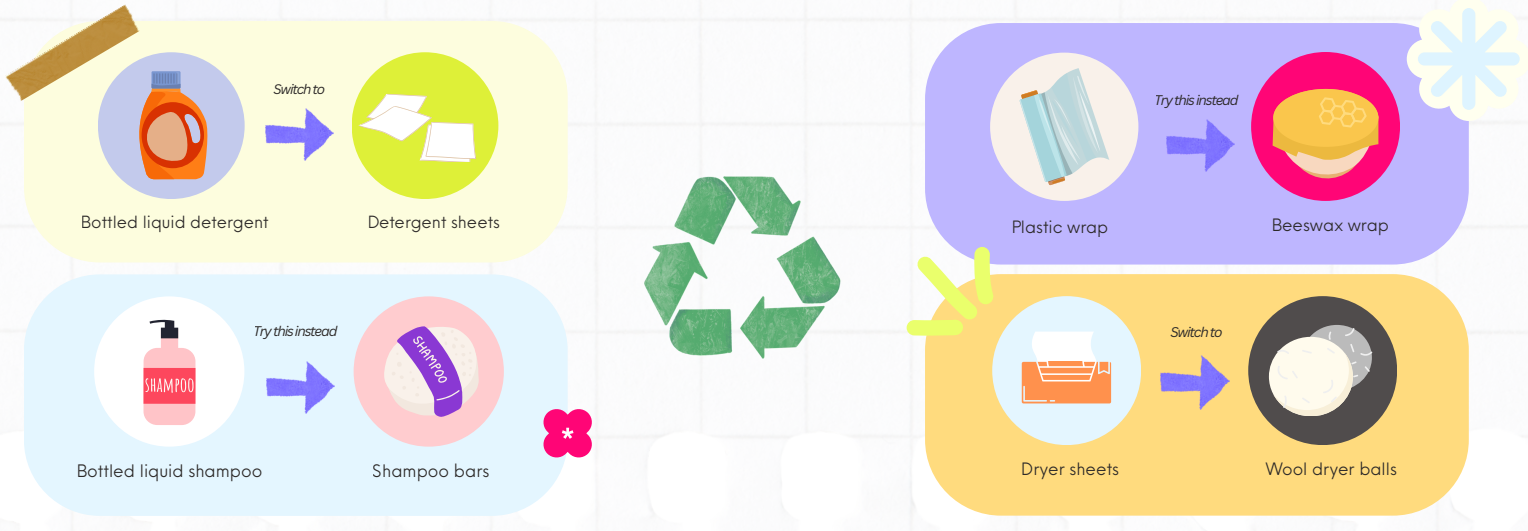
Formally known as the **Treasurer's Bulletin**, the **Quick Reference Guide for Treasurers, Congregations and Other Employers** is a printable resource that provides quick information on day-to-day jobs and tasks that treasurers, congregations and other employers complete. This includes a checklist of important dates and deadlines, Health and Dental plan information, FAQ's and more!

The **Treasurer's Guide to Pension and Benefits** is 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.



TRY THIS INSTEAD OF THAT: ECO-FRIENDLY HACKS

Ethical and eco-friendly replacements for everyday products are not just easily available, they're diverse, accessible, and effective! From the kitchen to the closet, our daily routines are littered with products that may be convenient, but can be costly and contribute significantly to environmental issues. Below are examples of alternative products that can be used to save money, reduce waste and avoid unwanted chemicals.



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, or by phone 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)



**Presbyterian Church
Pension and Benefits**
50 Wynford Drive
Toronto, ON M3C 1J7
Phone: 1-800-619-7301
or 416-441-1111
pension@presbyterian.ca

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

**ComPsych Guidance
Resources Program**
Phone: 1-866-641-3847
TDD: 1-877-373-4763
guidanceresources.com
App:
GuidanceResourcesNow

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.