



# WINDOW

## On Your Pension and Benefits

 The Presbyterian Church in Canada



Spring 2024 Edition

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- Health & Dental Benefits 101
- Mental Health Coverage Update
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### UPDATES FROM THE BOARD

As the Pension and Benefits office has continued to progress in its communications by integrating new technology and systems, the office has started collaborating with other departments to streamline how members receive important information regarding their pension and benefits.

The Pension and Benefits Board met on March 19 for the annual spring meeting. The board reviewed the financial position of the pension plan and received up-to-date reports presented by the actuaries, the chief financial officer, the various sub-committees and the trustee board.

The actuaries discussed information regarding the financial status of the pension plan, providing comparative pension fund plan status information at December 31, 2022 and December 31, 2023. On a going concern basis, the financial status of the plan has continued to strengthen over the past year. The solvency (wind-up) position of the plan has also continued to improve.

The Pension and Benefits Board brought forward multiple recommendations for the General Assembly to adopt. This included a cost-of-living increase for retirees, pre-retirement pension benefit improvements and an increase in benefits for mental health services. In collaboration with with the Trustee Board, a Funding and Benefits Policy was also brought as a recommendation for the General Assembly to adopt.



**Visit the Pension & Benefits Board web page for resources, newsletters, forms, board updates and information:**  
[presbyterian.ca/pensionandbenefits](http://presbyterian.ca/pensionandbenefits)



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

# YOUR HEALTH & DENTAL BENEFITS



## YOUR BENEFITS 101

The Presbyterian Church in Canada's extended health and dental plan is a traditional benefit plan that provides coverage for a variety of healthcare related expenses. The plan is an extension to provincial health coverage and is designed to assist plan members with providing some coverage towards a variety of out-of-pocket expenses not covered under your provincial plan.



- Our insurer is through **Sun Life**
- Our Benefits year is January – December however, some benefit maximums reset by purchase date.
- Drugs should be billed directly with your Pay Direct Drug Card , but many dentists and paramedical services will bill directly on your behalf.
- Easiest way to submit claims is online at **[mysunlife.ca](https://mysunlife.ca)** or through the Sun Life app.
- All claims are confidential.
- All claims for the previous year need to be received 60 days from the end of the benefit year.
- If you have children who are aging out of dependent coverage, you can contact Sun Life to inquire about private plans for them within 30 days without medical evidence.
- If you leave the plan, you can contact Sun Life to convert to an individual plan within 30 days without medical evidence for both Health and Dental and Life Insurance. Visit [www.mysunlife.ca](https://www.mysunlife.ca) for more information.

## MENTAL HEALTH COVERAGE UPDATE

Mental health coverage is one of the benefits available through the Sun Life program. With the continued need for mental health support, while recognizing the importance of good mental health, the board was asked through an overture to consider increasing the mental health benefit coverage. In 2022, the board conducted a thorough review of the coverage available as well as the cost for various levels of increases to the mental health benefit. The overture was passed during the 2022 General Assembly to increase the mental health coverage from \$300 to \$700 per year.



In an effort to provide additional support to plan members through the Sun Life plan, the board has brought forward a new overture, requesting a further increase to the mental health coverage. Effective July 1, 2024, the current maximum of \$700 per benefit year will increase to a new maximum of \$1,500 per benefit year.

The list of practitioners covered under the policy include registered Clinical Counsellors, Marriage and Family Therapists, Psychotherapists, Psychoanalysts, Psychologists, and registered Social Workers. Updated benefit booklets will be available and posted to the Pension and Benefits webpage in July.

# LIFE LONG LEARNING!



Life-long learning, no matter what the age, not only keeps the mind young and curious, but also reduces stress, lowers blood pressure and decreases rates of depression and anxiety.

In the age of accessible information for all, it can feel overwhelming trying to find free and reliable resources to continue learning. Here are 6 options that can help!

## YOUR LIBRARY'S WORKSHOPS



Most public libraries offer a variety of free workshops or information sessions on various topics throughout the year.

Visit your local library or hit up their website to find out what they have scheduled!



## PODCASTS & AUDIOBOOKS

Podcasts & audiobooks are convenient options for hands-free, on-the-go learning.

Most libraries offer a huge selection of audiobooks that can be borrowed using a library card, and you can find access to free podcasts across multiple platforms, such as Spotify, Apple Music & Podcast Addict!

## VOLUNTEER

Volunteering is a fun way to experience hands-on learning.

Through volunteering, such as at your local animal shelter or retirement home, you are not only helping by providing your time and care, you are gaining knowledge through socializing, experience and trying something new.



## LEARN A NEW LANGUAGE

Learning a new language is a great way to continue learning and keep your mind sharp.

From using free apps such as Duolingo, or watching TV shows and movies in another language, to borrowing books from the library, there are a variety of ways to learn a new language for free!

Hi!

嗨

Hola!

## FREE NIGHT AT THE MUSEUM



Many museums across the country offer free entry or discounted-rate visits once a month.

Challenge yourself, friends or family by attending and picking one item in the museum to do further research on, then present your findings amongst each other!



## VISIT YOUR LOCAL HISTORIAN

Do you have a burning question about the history of where you live? Cities and small towns across the country often have a local historian or archivist that may offer Open House days, where you can ask questions and view historical photos and documents for the surrounding areas.

# CONTACT US!



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

Life moves fast and making changes to your information can often slip your mind. The main methods used to communicate with our members are through email and updates to our webpages.

To help make sure you are always informed and to keep your records updated, we ask that you contact us 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)



## WHO TO CONTACT

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

**Patty Panagiotopoulos** (ppanagiotopoulos@presbyterian.ca) – Administrator

**Perri Jeffery** (pjeffery@presbyterian.ca) – Communications Coordinator

**Nicole Jeffrey** (njeffrey@presbyterian.ca) – Director, Pension and Benefits

**Unsure who to contact?** Email the Pension & Benefits Office at [pension@presbyterian.ca](mailto:pension@presbyterian.ca) or visit our website to learn more about who to contact at [www.presbyterian.ca/pensionandbenefits](http://www.presbyterian.ca/pensionandbenefits)



Your 2023 Annual Pension Statements have been prepared and mailed to all active members. We encourage you to review your statement carefully and contact us with any questions, concerns or updates that may be required on your statement, or if you have not received your statement by the end of June. 

### Presbyterian Church Pension and Benefits Department

50 Wynford Drive  
Toronto, ON M3C 1J7  
Phone: 1-800-619-7301  
[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.