



WINDOW

on your pension and benefits

Spring 2025
Edition

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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

THE STABILITY OF YOUR PENSION WITH THE PCC

A special update in response to tariffs and market volatility

Recent tariff-related headlines and market fluctuations may have you wondering – what does this mean for my pension?

It's natural to feel concerned when headlines point to downturns or instability in the market. The good news is that our pension plan is designed to withstand volatility and remain stable, even during these uncertain times.

A WELL-FUNDED AND WELL-MANAGED PLAN

Our pension plan is well-positioned to weather market ups and downs, thanks to our plan's structure and long-term investment focus. At the end of 2024, our plan was well-funded with a transfer ratio of 123.4%, providing a solid cushion to absorb short-term market shifts like we're seeing now.

As part of its governance practice, the Pension and Benefits Board, alongside a team of expert advisors, monitors the economic environment and its impact on our plan's investments and long-term sustainability. While the economic shifts may present some challenges, we'll continue to look ahead with a long-term perspective.

OUR COMMITMENT TO YOU

Market conditions may fluctuate, but our commitment to our plan's financial health and providing a stable foundation for your retirement savings remains strong. It's our priority to keep you informed with the most current information and regular updates about the status of our plan. You can feel confident knowing we're here to support your long-term financial goals.



A PENSION YOU CAN COUNT ON

Your pension at retirement is based on a formula and provides a stable income stream, with predictable monthly payments that don't change with market volatility.

MY SUN LIFE: EMERGENCY TRAVEL H&D COVERAGE



As an Active Member of the health and dental plan, the out of country emergency medical coverage under your Extended Health Care (EHC) plan covers you and your eligible family members for emergency medical services while you're travelling outside the province where you live. With your Sun Life group benefits plan, you'll have the protection you need – and you'll have access to the expertise of our emergency travel assistance partner, Global Excel Management (GEM) 24 hours a day, 7 days a week.

An emergency means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor. Emergency services means any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When you or your family member has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed before leaving your province of residence.

What is Covered?

Your Travel Benefit is subject to certain conditions and limits. For example, you may be covered for a certain number of days from the date you leave your province (such as 60 days), and you may be covered up to an overall maximum dollar amount. Also, an 'emergency' ends when you or your family member is medically stable to return to the province where you live. If you choose not to do so, any further expenses would not be covered.

Before travelling, you'll want to know the level of coverage you have for a medical emergency, and any conditions and limits that apply. Please make sure you review your coverage in detail on mysunlife.ca or in the Extended Health Care (EHC) section of your benefits booklet.

If you have a medical emergency while you're travelling, help is just a phone call away. If you are unsure if your situation is considered an emergency or qualifies for coverage, call:

Within Canada or the USA:
1-800-511-4610

Anywhere else:
1-519-514-0351

Important:

You and your dependents must be covered under your provincial healthcare plan at the time of your trip.

Global Excel Management's services:

- Refer you to physicians, pharmacists and medical facilities
- Confirm your coverage and benefits.
- Facilitate payments to a hospital or medical provider, whenever possible
- Monitor the medical situation, if you are hospitalized Global Excel Management (GEM) may determine, with your attending physician, that you can be moved safely to a different hospital or treatment facility, or be sent home. In this case, they will guarantee and, if necessary, advance payment for transporting you

Emergency Services

- all services and supplies while in hospital
- outpatient and physicians' services
- ground ambulance service to the nearest hospital
- transportation to the province where you live for medical treatment, as appropriate
- hotel accommodation and meals if you have been released from hospital but GEM determines you aren't yet able to travel



To learn more, visit: presbyterian.ca/pensionandbenefits/travel-benefits-active-members

TAKE A TOUR: EXPLORE THE PENSION & BENEFITS WEB RESOURCES

Welcome to the **Pension & Benefits** webpages of the Presbyterian Church in Canada website! We are excited to show you around.

Whether you are an Active Member, a Retired Member or a Treasurer, we provide all the resources and information you need to help with any questions or inquiries you may have regarding your pension and benefits.

1 First step: Our Home Page



The **Home Page** offers timely, important reminders and resources on banners, from webinars to group benefit information, to keep you informed. From there, **Active Members**, **Retired Members** and **Treasurers** have their own webpages. These offer a variety of personalized information, guides, forms, policies and resources.



2 Next step: Active Members Page

The **Active Members** Page provides up-to-date information for all active members of the Pension and Benefits plan, of the Presbyterian Church in Canada. This includes the following resources, policies, forms and more:

Group Benefits

- Group Benefits Information
- Group Benefits Booklet
- Claim forms

Policies

- Sick Leave Policy
- Maternity and Parental Leave Policy

Sun Life Health & Dental

- Travel Benefits & Medi Passport
- Health and Dental Benefit Updates
- Update Your Sun Life Beneficiary Online

Pension Plan Information

- Your Pension Plan Booklet
- Retirement Planning Q&A

Employee Assistance Program

- Guidance Resources
- EAP Webinars
- Mental Health First Aid Kit

Window Newsletter

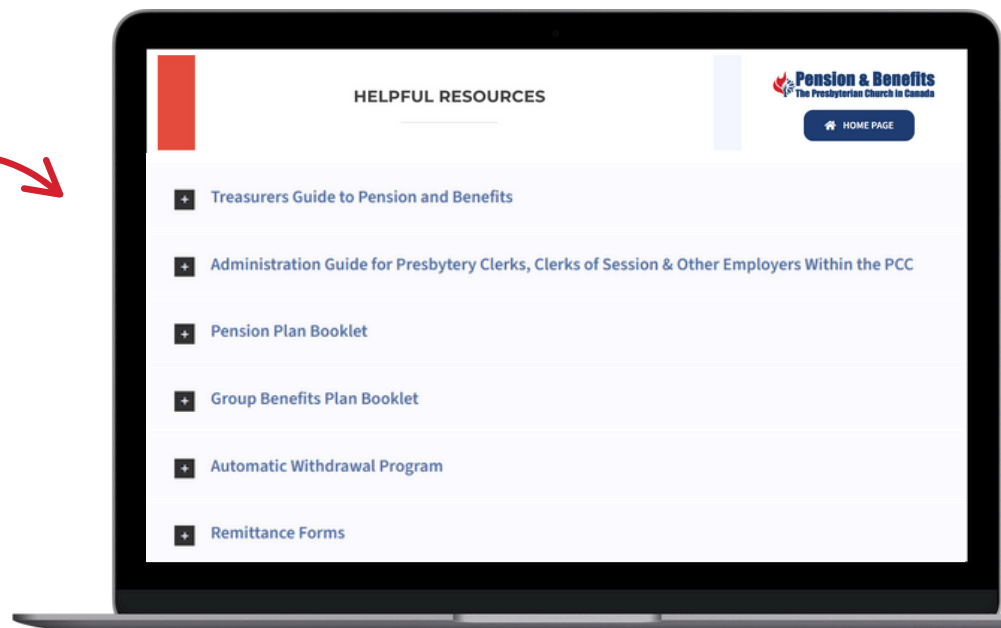
- Both Spring and Fall editions from current or previous year

3 Final step: Helpful Resources Page

This page is for everyone! We wanted to provide Members, Treasurers, Presbytery Clerks and Clerks of Session with an easy-to-access page that offers quick, helpful resources to our more frequently requested items.

Instead of searching through the personalized pages, this page includes the most sought-after guides, booklets and forms, all in one convenient place.

To take a visit, head over to: presbyterian.ca/pensionandbenefits



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 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)



2024 ANNUAL PENSION STATEMENTS



Your **2024 Annual Pension Statements** have been prepared and mailed to all active members of the pension plan. Along with your statement, we have included important information about electronic communications starting in 2026.

We encourage you to review your statement carefully and contact us with any questions, concerns or updates, or if you have not received your statement by the end of June.



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.