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# connex

IMPORTANT UPDATES FROM PC-MEPS

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## A Healthy Walk During Lent

by Brian Copeland



For the past few years during Lent, I have combined meditation and prayer with walking. I read verses of scripture, then head out for a half-hour walk and spend the time meditating on the text, then praying my morning prayers.

Walking is an amazing gift. The Mayo Clinic says that it helps maintain healthy weight; it prevents or manages heart disease, diabetes, and high blood pressure; it strengthens bones and improves balance; and there is some indication it helps cope with moderate depression.

I've watched folks quit the gym as quickly as they joined it in January. I find walking is an easy, accessible alternative, and a half hour of moderately brisk walking five days a week will bring you benefits beyond compare. The gym is good, tennis is great, but walking is divine. And look at the benefits—healthy heart, healthy mind, healthy body, just from going for a walk!

Finding the right time is critical. I hear from colleagues over and over that they don't have time to even go for a walk. During Lent I walk first thing in the morning, but the rest of the year, sometime between 5:00 and 7:00 p.m. I put on my walking shoes instead of the TV. It works best if I find the same time slot each day and make my walk the first and highest priority for that time period.

I used to hear from people, "Oh, it's boring," but technology has been our saviour. Ear buds are made for walking, assuming you don't want to meditate and pray as you walk. Listen to your favourite music, learn Spanish, rerun old sermons; walking can be productive time. So take that first step, literally, and this Lent, this year, go for a walk!

*—Brian Copeland is a member of PC-MEPS, and represents the Permanent Committee on the Pension Board.*

# Common Short-Term Disability Policy Coming in 2015

A change to short-term disability coverage proposed by the Permanent Committee on Ministry and Employment Policies and Services (PC-MEPS) has been accepted by the Executive of the General Council. The change is in response to a recommendation from the Task Group on Disability Policy and Procedures.

Currently there are three different disability plans covering ministry personnel in pastoral relationships, lay employees of congregations, and staff of General Council and Conference offices. An extensive review of United Church policies and procedures led to a recommendation to move to one common policy for all.

Effective January 1, 2015, the Executive has authorized that everyone will be covered by a modified form of the Restorative Care Plan, currently the plan for ministry personnel only.

Under the direction of the task group, Ministry and Employment unit staff analyzed the three current short-term disability plans so that any changes to the existing arrangement would ensure both ministry and lay personnel were treated equitably; that the cost of the plans would be reasonable, justifiable, and sustainable; and that the plans would optimize and reflect good standards of practice. The result will be a new and improved Restorative Care Plan that strives to treat all employees across the country equally and compassionately.

Under the new, short-term disability Restorative Care Plan:

**Qualifying period:** To standardize the provisions applicable to all plan members, there will be a two-week qualifying period for all. All members will receive 100 percent of salary paid during this qualifying period.

**Benefit after the qualifying period:** If the insured member remains disabled after the two-week qualifying period, they will receive 100 percent of salary, provided that their claim is verified by the claims management company.

**Reimbursement to the ministry unit or pastoral charge:** Reimbursement to whichever office or pastoral charge the disabled person works from will be 85 percent of the pre-disability salary. The reimbursement for ministry personnel is not changed from the current practice and includes salary and housing allowance.

**Claims management:** All claims will be adjudicated by Shepell FGI to ensure all disability claims are managed on the same equitable and fair basis.

**Costs:** Although the rates have not been finalized, every effort will be made to make the impact on the premium cost neutral. More details will become available as they are developed.

**Further details:** More information about rates, claim forms, and procedures will be featured in upcoming *Connex* issues and on the United Church website, [www.united-church.ca](http://www.united-church.ca). You may also contact Ministry and Employment for more information (see contact information on p.4).



## Wellness Tip

Walking is the easiest, cheapest, and most beneficial of activities humans can do for their health. It only takes 30 minutes of walking per day to see measurable health improvements in people with depression, high blood pressure, hypertension, diabetes, and many more chronic health conditions. Watch this YouTube segment by Dr. Mike Evans to learn more! Search "23 1/2hrs" at [www.youtube.com](http://www.youtube.com).

## Treasurer Tip

Do you have a lay employee on short-term disability? Be sure to indicate on the New/Change Employee sheet that the member is "Inactive" and "STD." Any other coding could result in the member losing benefits! Contact Ministry and Employment with any questions.

# Important Information on Clergy Residence Deduction

## ADP - Payroll compliance with Canada Revenue Agency and Revenu Québec

Effective January 1, 2015...

The administration of the Clergy Residence Deduction (CRD) through ADP will comply with Canada Revenue Agency (CRA) and Revenu Québec (RQ) guidelines.

This means:

The total cash housing allowance will be subject to income tax if the minister does not apply for early tax relief.

Canada Pension Plan-CPP contributions will now be collected (Quebec Pension Plan-QPP contributions will continue to be collected) on the total cash housing allowance whether the minister applies for early tax relief or not. However, application to reclaim CPP/QPP overpayments, if any, can be made.

If the minister wishes the pastoral charge or ministry site to reduce their taxable income by the amount of the CRD and thereby reduce the amount of income tax deducted at source (pay by pay) the minister will need to obtain a “letter of authority” issued by the CRA and (for ministers who work in Quebec) the RQ. Otherwise, the minister can claim the CRD when filing their personal tax return at year-end.

To obtain a letter of authority, ministers must apply:

Federally: Form T1213, Request to Reduce Tax Deductions at Source

And, for ministers who work in Quebec: Form TP-1016-V, Application for a Reduction in Source Deductions of Income Tax

For direction on completing these forms and to improve the probability of getting a positive response, go to [www.united-church.ca](http://www.united-church.ca) and search and select Instructions for Completing Form T1213 / TP-1016-V.

Watch for more details in the next issue of *Connex*, and information will be sent directly to pastoral charges and ministry sites and ministry personnel in late summer 2014.

### Cost Recovery Fees for Invoicing Now Implemented

As detailed in the January 2012 *Connex Xtra* ([www.united-church.ca/communications/newsletters/connex](http://www.united-church.ca/communications/newsletters/connex)), and again in October 2013, the cost is high to administer pension and benefits for the very few pastoral charges that are not using the payroll service (ADP) to pay their staff, both ministry and lay personnel. The \$55 per-invoice cost recovery fee will take effect in April 2014. The cost is to cover the processes involved in calculating, invoicing, receiving, and allocating the remittances for employees outside the payroll service and represents the costs to United Church plans over-and-above what other plan members using ADP incur.

To avoid this fee, contact ADP (1-877-377-4784) to add all employees at your pastoral charge or ministry site to the existing ADP payroll, or register your pastoral charge or ministry site with the payroll service at 1-866-383-7747 ext. 7032950 as soon as possible.



## Payroll Service Update

Close to 98 percent of pastoral charges are processing their minister's pay through the payroll service (ADP).

Some pastoral charges have been reluctant to use the payroll service because they feel ADP cannot handle the large size of their payroll and/or the variable hours of part-time staff. Interestingly, ADP currently processes payroll for 39 pastoral charges that have more than 10 ministry personnel and staff, four of which have payrolls with more than 25 ministry personnel and staff.

In response to treasurer feedback, Ministry and Employment staff work closely with the ADP management team to review processes and make improvements when necessary. Although errors do occur on occasion, ADP has proven to be responsive and professional toward finding resolution.

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## New Compensation Model for Ministry Personnel

The General Council Office continues to receive questions and feedback regarding the new compensation model for ministry personnel. For a detailed description of the model, visit [www.united-church.ca/minstaff/compensation/model](http://www.united-church.ca/minstaff/compensation/model) and select New Compensation Model for Ministry Personnel.

## Revision to 2014 Pulpit Supply Rate

Minimum remuneration for weekend supply and worship leadership and preaching was revised December 13, 2013, to the daily rate of \$162. For further details, visit: [www.united-church.ca](http://www.united-church.ca) and search for and select 2014 Minimum Salaries for Ministry Personnel.

### E-mail Notification

To receive e-mail notification about *Connex* (four messages per year), please ensure your e-mail address is correctly noted in your Benefits Centre profile.



**Pensioner Members:** Call the Benefits Centre at 1-866-859-5025.

**Active Members:** Call the Benefits Centre at 1-866-859-5025, or go online at <http://ybrcanada.hewitt.com/ucc> and update the field.



# Need **connex** help?

**Connex** is the newsletter of the General Council Permanent Committee on Ministry and Employment Policies and Services (PC-MEPS) and of the Ministry and Employment unit.

For additional copies to circulate to your M&P committee, church board, congregation members, or presbytery representatives, or to comment on **Connex** or suggest topics for future issues, please contact the editor:

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