



I'm Wondering about My Benefits...

Employees working 14 or more hours per week for the United Church have benefits, but often don't know much about them. These are the top 10 questions people ask us about their benefits, in case you also wanted to know the answers!

1. What does my benefits plan cover?

This depends on the level of coverage you have: core, optional, or pensioner. If you pay a premium each month deducted from your paycheque, you have optional coverage; otherwise, you have core coverage. If you are receiving a United Church pension and pay health and dental premiums, you have pensioner coverage.

There are "Summary of Coverage" booklets posted online at www.united-church.ca/minstaff/benefits/health (scroll down the page to Benefits for Active Members or Benefits for Pensioners). The Active Members booklet covers core and optional benefits; the Pensioner booklet covers pensioner benefits.

2. But if I go to the dentist or doctor, or get a massage from a therapist, what is covered?

For these specific questions, call Green Shield directly at 1-888-711-1119. Each person's case is different and depends on the treatments already received in a qualifying period.

3. How do I know when a qualifying period is over or another one has started?

The best place to ask this is also Green Shield. Call 1-888-711-1119 or go online at www.greenshield.ca. Once you receive your Green Shield card, you can easily log into the website.

4. How long does it take to get my money back?

Green Shield is very prompt with reimbursements. The fastest way to get your money back is to register your direct deposit details with Green Shield, either by phone or online at www.greenshield.ca. You can also submit regular claims, such as the monthly orthodontist costs, through the website for very fast reimbursements. Many different kinds of claims can be submitted online, and often the reimbursements are processed the next day.

5. If I knew they only covered that small amount, I wouldn't have had the treatment! What gives?

Please don't be caught off guard by the high cost of a medical procedure or equipment. For any medical procedure or piece of equipment that costs more than \$300, Green Shield can give you a "predetermination of benefits," or a quote on what it will cover. Keep in mind that what you pay out of pocket for a medical procedure or equipment can be claimed as a medical expense on your income tax, in addition to premiums you pay (if applicable). Also, if a service provider isn't recognized or approved to provide the service, for whatever reason, this will be discovered before the costs are incurred!

6. How can I tell if a medical services provider is okay for coverage through Green Shield?

Some services, such as massage, must be performed by a Registered Massage Therapist (RMT) to qualify for coverage (and there must be a doctor's note). You can verify that the RMT you have selected is recognized by Green Shield as a service provider on the website www.greenshield.ca.

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This is true of almost any kind of service provider in Canada (dentist, podiatrist, nutritionist, physiotherapist, chiropractor, etc.). if the name of your service provider isn't on the website, please call Green Shield before your treatments!

7. I was at the pharmacy* and the Green Shield card didn't work. What do I do?

(*or dentist, etc.)

This sometimes happens. If you are able, please purchase the required items and keep the receipt for claiming the costs later. Then contact Ministry and Employment immediately at 1-800-268-3781 ext. 3161. If you have changed employers, there can be delays (up to eight weeks) in recognizing your membership in the plan, or there can sometimes be a computer glitch or input error that changes your status. Ministry and Employment staff can assist you.

8. What can I claim on my income tax?

Out-of-pocket expenses can be claimed; these include the premiums you pay for coverage. If you are paying premiums, these are detailed on your T4 (Box85) or T4A (Box135) form. The summary of what you claimed and what was claimed for your family (if applicable) is also available online through www.greenshield.ca, or call Green Shield with questions about how to get this summary. The amount to claim is what was NOT paid by Green Shield.

9. Can I change my coverage?

Changing coverage can only happen after a life event: marriage, divorce, birth or adoption of a child, death in the immediate family, or a significant change in income. If you have a question about a qualifying life event, please contact Green Shield. You will get a new card sent to you when your coverage changes.

10. What is the deduction "PPS" on my paycheque?

All active (working) members of the United Church's benefits plans pay \$4 per month to Pensioner Premium Support. This fund mitigates increases in premium costs for pensioners in the church's plans. Claimable on income taxes, this deduction is summarized on your December pay stub (\$48).

Keep in Touch

United Church Pension and Benefits

Address Updates: Benefits Plans

Here's how to update your address information.

Active Members: Contact your treasurer or payroll administrator, who will do one of the following:

- Complete the New/Change Employee sheet and fax it to the payroll service provider (ADP).
- Contact the Benefits Centre directly to update the address (if not using the payroll service).

Pensioner Members: Contact the Benefits Centre directly at 1-866-859-5025.

"In Search of a Call"? Contact the Benefits Centre by phone or through YBR at <http://ybrcanada.hewitt.com/ucc>. Ministry personnel in search of a call must work with the Benefit Centre directly to update addresses or maintain benefits during a leave period.

Other Address Lists to Update (for Treasurers or Members)

Philanthropy (United Church Foundation, Planned Giving): 1-800-268-3781 ext. 3410

Church Records (Ministry and Personnel): 1-800-268-3781 ext. 3026



New Minimum Salaries for Ministry Personnel

Effective January 1, 2015

The following minimum salaries have been adjusted to reflect a 0.9 percent cost of living increase.

		YEARS OF ELIGIBLE SERVICE (INCREMENT CATEGORY)					
2015		1-2 (A)	3-4 (B)	5-7 (C)	8-10 (D)	11-13 (E)	14+ (F)
Order of Ministry	Annual	\$34,609	\$36,167	\$37,724	\$39,282	\$40,839	\$42,396
RDLM*	Annual	\$33,495	\$35,001	\$36,511	\$38,016	\$39,524	\$41,029

* RDLM = Recognized Designated Lay Ministry

2015		1-2 (Step 1)	3+ (Step 2)
Students	Annual	\$32,755	\$33,080



Other adjustments for 2015:

- Continuing Education and Learning Resources (\$1,332 annually)
- Travel (\$0.41 per kilometer — no change)
- Weekend Supply and Worship Leadership and Preaching (\$163 daily rate, based on eight hours)

The Minimum Salaries for Ministry Personnel (2015) document is posted on the United Church website at www.united-church.ca/minstaff/compensation/schedule.

If you would like a hard copy, contact Ministry and Employment toll-free 1-800-268-3781 or 416-231-7680 ext. 3037 or e-mail Ministry@united-church.ca.

The 2015 document provides general information on

- progressing through the salary schedule
- calculating pro-rated salaries and establishing housing allowance
- other reimbursements (i.e., travel, telephone, continuing education and learning resources)
- remuneration for visiting ministry personnel

Changes to salary for ministry personnel and lay employees must be made by the treasurer using the New/Change Employee sheet. This is available from ADP, or the Ministry and Employment unit, or on the Church Leadership Network: <http://churchleadership.united-church.ca> (search "New/Change Employee sheet").

Summer Closure for Pastoral Charges: Managing Payroll with ADP

If your pastoral charge closes over the summer and employees at the pastoral charge remit United Church pension and benefit premiums through ADP, treasurers or payroll administrators need to do three things.

1 Notify ADP of the summer closure:

Send ADP notification one week before the payroll date immediately preceding the summer closure using the New/Change Employee Sheet, and

- a. Complete Section 2—Employee Status
 - i. check off Inactive Status
 - ii. check off Summer Closure
 - iii. fill in Effective Date (the last day worked), and
- b. Tell ADP the number of payrolls that are to be cancelled

2 Notify ADP Client Services to reactivate pay:

Contact ADP one week before the payroll date when the employee should receive their pay to reactivate their status.

3 Reconcile missed remittances:

Advise ADP of the one-time adjustments to be made prior to or immediately following the summer closure period (or both). To calculate the one-time adjustment amounts that you need to give to ADP, use the amounts that were deducted immediately prior to the closure as indicated on the ADP Payroll Register report; or use Tools for Treasurers (Lay/Ministry) to calculate the amount.

Tools for Treasurers (Lay/Ministry) can be found at www.united-church.ca; search and select the Budgeting Tools for Treasurers link. Scroll down the page and click on the appropriate spreadsheet link (lay or ministry) for 2014.

ADP's New/Change Employee form is available from ADP Client Services; or go to <http://churchleadership.united-church.ca> and search for the form there, or in the Conversations section, scroll to Church Finances at the bottom of the page. The New/Change Employee form is posted at the featured link of the same name.

Other Contact Information

- ADP Call Centre for United Church treasurers: 1-877-377-4784
- Ministry and Employment unit at General Council Office: 1-800-268-3781
General Information, Compensation: ext. 3161
- Online Information: www.united-church.ca; search: "Compensation"
or go to www.united-church.ca/minstaff/compensation
- United Church Benefits Centre (AonHewitt): 1-866-859-5025