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IMPORTANT UPDATES FROM PC-MEPS

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- Changes to Core, Optional, and Pensioner Health and Dental Plans for 2015

The Profound Beauty in Simplicity!

by Eric Hamlyn

When asked to share some thoughts of what speaks to me at this time, I found myself reflecting on a recent retreat with colleagues in youth and young adult ministry on beautiful Bowen Island, British Columbia. We were asked to bring with us something to share that was inspiring to us right now.

One full morning we shared these gifts of inspiration with each other and why they spoke to us. I shared a YouTube clip of two young boys who offered a powerful performance of a song they'd written out of an experience of bullying one of the boys encountered in school. When I shared this video on my Facebook account, my sister-in-law in Newfoundland responded, "They took such a terrible experience and turned it into something so inspiring and beautiful. God puts amazing gifts in so many different packages!" Amen to that!

Some of the other shared stories were of a youth finding the safety in a church community to come out; a caretaker for someone with dementia who worked through barriers to communicate and honour them; a way to look at



Eric Hamlyn (in the hat) on a retreat with colleagues in youth and young adult ministry.

environmental justice through a different lens. All beautiful and profound.

In the afternoon, filled with inspiration, I hiked around a nearby lake, noticing the changing colours of leaves, the smell of wet soil beneath my feet, and I took time to be still. I was reminded, once again, how the simplicity of sunlight peeking through trees can be something awesome and beautiful to behold.

That evening, we gathered in a practice of contemplation and prayerful activism. We prayed for people, places, churches, situations—anything that needed our prayers—holding sacred silence between each person, praying for over an hour together. It was a

holy, sacred time. I take from this experience into my daily life and ministry the beauty of simplicity. How powerful it is to share what inspires us with others, to spend time alone with God in nature, and to hold sacred space for prayer in community.

A Contentment Prayer from Adam Hamilton: "Lord, help me to be grateful for what I have, to remember that I don't need most of what I want, and that joy is found in simplicity and generosity. Amen." May it be so!

—Eric Hamlyn is a designated lay minister serving as the Youth & Young Adult Ministry Facilitator for Vancouver-Burrard and Vancouver-South presbyteries and has served on PC-MEPS for two years.

Changes to Plans Approved at General Council Executive

In response to requests and based on the ability to maintain affordability of the health and dental plans for members and employers, the following changes to core, optional, and pensioner health and dental plans have been made, effective January 1, 2015:

Plan Category	Description of Benefit	2014 Coverage	2015 Updates to Coverage
Core (employer-paid health and dental benefits plan)	Vision care expense coverage: 1 exam in 24-month period	None	\$100 (each 24-month period)
Core	Deductible: amount spent out-of-pocket before coverage starts	\$500/yr. deductible	\$250/yr. deductible
Core	Level of out-of-pocket maximum for members	\$3,000/yr.	\$1,000/yr.
Optional Plan, Active (member-paid health and dental benefits plan)	Vision care expense coverage	\$100/24 months	\$200/24 months
Optional	"Best Doctors" coverage	None	Available
Optional	Deductible: amount spent out-of-pocket before coverage starts	\$100/yr.	\$50/yr.
Pensioner health and dental plan (pensioner member paid)	Physiotherapy maximum coverage	\$13/visit maximum coverage	\$25/visit maximum coverage

Spiritual Direction: Mentoring for Ministry

Spiritual direction is one resource a minister may feel would benefit them and help their ministry leadership. According to Spiritual Directors International (www.sdiworld.org), Spiritual direction is a mentoring relationship between a seeker and a spiritual guide. Sometimes ministers need a mentor to challenge and support them in their ongoing spiritual growth.

Professional spiritual directors will meet with an individual on a regular basis. As in any mentoring relationship, it is best to meet a few spiritual directors to find someone you are comfortable with. Be sure to discuss cost up front, as there is a wide range of fees and expectations.

Another path ministers can choose is to covenant with another minister to offer mutual spiritual direction, often taking turns in the seeker/guide roles.

If a minister feels the need for spiritual direction because they are in crisis, they can also access the Employee Assistance Program (EAP) offered through the United Church as part of the employee benefits. Morneau Shepell, the EAP provider, offers counselling services for the minister as well as their family. If you wish to speak to someone with a faith background or understanding, all you have to do is ask.

Ministry can be challenging, and part of providing ministry leadership is taking care of yourself and your

own spiritual life. Thank you to all of those ministers out there offering leadership! Thank you to all of those who support and care for those ministers.

Budgeting Tools for Treasurers for 2015 is an updated version of the previous spreadsheet and is available online at www.united-church.ca/local/tools.

To receive the Excel spreadsheet or any resource you require, as a file attached to an e-mail or hard copy in the post, simply e-mail MinistryandEmployment@united-church.ca or phone 1-800-268-3781 ext. 3161.

2015 Benefits Premiums: Yes, They Are Lower

For treasurers who were quick off the mark with budgeting for the new year this will come as no surprise, but it's true: benefits premiums are about 20 percent lower for members and pastoral charges in 2015.

In an effort to manage payroll costs and to provide the best mix of benefits that are affordable to members and employers, some changes in the benefits offered, as well as the method of calculating the premiums, have resulted in lower premiums. This is particularly important for retired members, as pension benefits are to remain level through 2015.

New Group Insurance Rates Effective January 1, 2015

Benefit	2014 Assessed Rates	2015 Assessed Rates
	Premium a % of Pensionable Earnings unless specified as \$	
Restorative Care Plan (employer paid)	1.25%	0.89%
Employer Indemnity (employer paid)	0.120%	0.096%
Short-Term Disability (employer paid)	0.46%	0 Moved to Restorative Care Plan
Pension Contributions (employer-paid portion)	9.00%	9.00%
Core Benefits (employer paid) Total	5.15%	4.30%
Employee Assistance Program (EAP)	\$8.00	\$0.00 Moved to Core Benefits
Pension Contributions (employee-paid portion)	6.00%	6.00%
Long-Term Disability (employee paid)	3.129%	2.50%
Pensioner Premium Support (employee paid)	\$4.00	\$0.00 Eliminated
Optional Life (employee paid) *	Various	No Changes to Rate Table
Optional Spousal Life (employee paid) *	Various	No Changes to Rate Table
Optional AD&D (employee paid) *	Various	No Changes to Rate Table
Optional Health and Dental (employee paid) **		
Single	\$45.03	\$36.02
Family	\$128.24	\$102.59
Pensioner Health and Dental (member paid) **		
Single	\$59.67	\$47.74
Family	\$120.36	\$96.29

* Optional life insurance coverage costs depend on age and coverage level chosen.

** Plus applicable tax in ON (8%) & QC (9%).

Claiming Medical Expenses at Tax Time

To keep health and dental coverage affordable for the United Church to provide to ministry and lay personnel, the plan coverage for members is modest; but money you pay out-of-pocket for medical issues can be claimed on personal income tax returns as medical expenses. This includes the premiums paid by pensioner members and active members with optional coverage. Details on claiming medical expenses on your income tax are available in your personal tax guide or by contacting Canada Revenue Agency.

Here's what to do:

- 1 On your T4 or T4A form, look for the box that shows the premiums paid for employer-provided benefit coverage; in the past they have been in Box 85 (Active) or Box 135 (Pensioner).
- 2 Balances not paid by Green Shield, or any other insurance company, can be claimed as medical expenses. On the Green Shield website www.greenshield.ca, you can get a summary of the year's claims for your records. Call Green Shield for assistance at 1-888-711-1119.

It's important to have paperwork to confirm these cost claims in the event of an audit.

The Benefits Centre: Give Your Feedback

In many cases the United Church Benefits Centre, administered by AON Hewitt, works efficiently and effectively for members of the United Church's pension and benefits programs. In light of continuing issues with some aspects of the service provision, however, AON Hewitt has implemented a new phone system that includes a feedback option to all callers.

This feedback survey is a permanent feature, and all members calling the centre are encouraged to respond to the survey frankly and fairly, regardless of the quality of the service you have received from the Benefits Centre.

The survey will take the form of rating four aspects of service from AON Hewitt:

- your overall customer service experience
- the communication skills of the customer service representative
- the ability of the customer service representative to understand the reason for your call and provide the appropriate response
- the time required by the customer service representative to handle your call

AON Hewitt will provide the Ministry and Employment unit with statistics on the results to see and fill gaps in the service we provide to you.

Treasurer Tip

Best Practice for Administering CELR. Ministers have a Continuing Education and Learning Resources (CELR) allowance. In 2015, it is at least \$1,332 for full-time ministers. This allowance is for events, courses, books, workshops, and conferences relevant to providing ministry leadership and is intended to provide ministers with the training they need to offer their best in leadership and ministry.

To most efficiently use the CELR, ministry personnel and treasurers are encouraged to "expense" these costs, rather than including the CELR in regular pay as an "allowance." There are two reasons for this: The minister is encouraged to enrol in educational opportunities or purchase materials, and the allowance is not taxed as part of salary.

Ministers should submit CELR receipts to the pastoral charge directly and receive reimbursement for their cost (up to the maximum of the allowance allocated). Treasurers can either report to ADP the amount that should be added to the direct deposit pay, or reimburse the minister directly. As this is a direct expense reimbursement, it isn't taxed as income.

Annual ADP Year-End Payroll Communication

If you have not received your annual ADP year-end communication, please contact MinistryandEmployment@united-church.ca or phone 1-800-268-3781 ext. 3161. This important communication provides:

- ◆ reminders for 2014/2015
- ◆ a 2015 to-do checklist
- ◆ a summary of important dates for year-end processing
- ◆ the New/Change Employee Sheet**

****2015 New/Change Employee Sheet:** The print version sent to pastoral charges **has been revised with a new amount on the "Calculating Taxable Benefits" page, TAX BEN CALC tab, cell B13 (over age 65, federal taxable benefit), from 118.32 to 90.60.** Please contact ADP or Ministry and Employment for the updated copy. This is also posted on churchleadership.united-church.ca (search: "ADP New/Change").

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Receive e-mail notification about *Connex* (four messages per year): please ensure your e-mail address is in your Benefits Centre profile

— or —

Contact

Ministry and Employment:
MinistryandEmployment@united-church.ca
or
1-800-268-3781 ext. 3161



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