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IMPORTANT UPDATES FROM
PC-MEPS

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Answering the Call to Serve

by Lynda Gow

Let me tell you my experience of serving on PC-MEPS, the Permanent Committee on Ministry and Employment Policies and Services. I applied in 2009, thinking this would be a good way to serve the church in my semi-retirement. Some might say, *Oh my!*

I've been happy to bring my experience and commitment to the permanent committee. It hasn't been without challenges, though. Early in my first term, I was overwhelmed to discover the many layers of this committee. PC-MEPS has oversight of essential programs and services that impact the lives of so many people: paid accountable ministers, candidates for ministry, pensioners, and the General Council staff (which includes Conference offices). Besides absorbing all that,



there was an added invitation—and expectation—to be involved in working groups on topics in which we had interest or experience.

One working group that held passion for me dealt with the 2009 petition from General Council regarding diaconal ministry. Along with other members of PC-MEPS and two General Council staff, we

spent over four years collecting data, interpreting it, and making recommendations. We connected with many people, not only diaconal ministers but also lay folks and others in paid accountable ministry. A good piece of work was completed, yet we made what seemed like few recommendations. My experience in this working group was an example of the church listening. My learning: the process is important.

This is a critical time to be involved in the life of The United Church of Canada. If you are interested in volunteer opportunities on any of the permanent committees, check out the United Church website and be in touch with the General Council Office's Member Engagement Coordinator, Diane Bosman, through nominate@united-church.ca. I'm glad I did.

—Lynda Gow is a diaconal minister who has served 30 years in various roles. She lives in Edmonton, AB.

Compensation: Details Coming

The new, inclusive salary starts July 1 for all for ministry personnel starting a new pastoral relationship; for ministers already in a pastoral relationship, this conversion can wait until the year end, or up to July 1, 2018. To obtain this information in French, please contact the Ministry and Employment unit (MinistryandEmployment@united-church.ca or 1-800-268-3781 ext. 3161).

Two communications are being developed related to this major change:

Moving to the New Compensation Model

In early March, we expect to send out a detailed work plan for treasurers on how to move from the current to the new compensation model. It will answer questions treasurers have about the details of the new way of administering compensation. The package will contain the following:

- **New ADP forms** configured to accommodate the new, single salary amount—for use from July 1 to 15 only
- **An easy-to-follow worksheet**, to walk you through the transition

As always, Ministry and Employment staff will be available to assist with questions from treasurers.

Living in a manse? If the minister is living in a manse, this change will not affect your pastoral charge.

Do you want a webinar?

If sufficient interest is expressed, Ministry and Employment will develop a Web seminar on the change to the new payroll format. E-mail MinistryandEmployment@united-church.ca or call 1-800-268-3781 ext. 3161 and leave a message.

Benefits: Keeping Premiums Costs Down

The church has managed to reduce the costs of health and dental coverage premiums for 2015. As a plan member, please help us keep these benefits affordable, by being aware of practices that increase costs to the plan.

Generic vs. Brand Name Drugs

When a brand name drug's patent expires, manufacturers can begin to produce generic equivalents. Generic drugs cost less and are being used more often to fill prescriptions. Most likely, you have taken a generic drug at some point.

Is there a difference?

- **Medicinal ingredients:** Generic drugs contain the same active medical ingredients as the corresponding brand name. These are the ingredients that help you to feel better.
- **Non-medicinal ingredients:** Substances combining the medicinal ingredients may be slightly different. These are typically the ingredients that give the drugs their colour and shape, but that do not affect the effectiveness of the medicinal ingredients.

Pensionable Earnings

Staff have prepared a communication for all active ministry personnel members of the pension plan to advise them of how their pensionable earnings will be affected.

Current System: (salary) & (housing)

Minister Salary x 1.4 = Pensionable Earnings

Inclusive Salary: (salary + housing)

Minister Salary = Pensionable Earnings

Active ministry personnel should receive this communication in March; please contact Ministry and Employment if you have not received one (we could have an incorrect address on file).

Green Shield Canada (GSC) Policy

GSC pays for the generic equivalent to a more costly brand name drug wherever possible. Generic products cost less and can reduce the overall costs of your health plan.

If you have a prescription for a brand name drug, be sure to ask your physician or pharmacist if these products are better than their generic competitors or products in the same drug class, or if they are just newer versions of existing products that cost more but do not offer any additional benefit.

Avoid Benefits Fraud

Costs for benefits are affected when fraudulent claims are made against a plan. If a service provider is not recognized by the governing body of their practice peers, or is providing extra, overly expensive treatments, reimbursements can be refused by GSC, leaving the member out of pocket.

Steps Members Can Take to Avoid Insurance Fraud

- Never sign a blank claim form. Always verify what you are signing, and only sign a claim form on the date that the product or service is received or picked up.
- Report providers who ask you to sign a blank claim form.
- Accept only those services and products that you need and will use. Don't fill a prescription if you don't intend to take the medication.
- Treat your GSC ID card like you would a credit card. Keep it in a safe place.
- Read your Explanation of Benefits (EOB) statement like you would your credit card statement—question services or products you don't recognize.
- Complete claim audit questionnaires when you get them. They help protect all of our plans and plan members from abuse, misuse, and overuse.
- Sign the Release of Information Authorization form when requested. This gives GSC permission to review your claims information to make sure claims are appropriate and properly submitted on your behalf.

Know Your Health Services Provider

- Make sure your practitioners are licensed with the appropriate regulatory agency or association.
- Watch out for providers requesting a list of your covered benefits and the plan maximums.
- Be concerned if, after an extended period, there is no change in treatment regimen or no measurable improvement.
- Look out for offers of incentives: “free” products or services are often hidden or built in to the cost of the item your health benefit is being billed for.
- Beware of providers requesting you to see their physician or use their supplier or dispensary.

Savings Tip: Pharmacy Fees

Pharmacy fees, the cost of having your prescription filled (over the cost of the actual drugs), can vary widely! Anecdotal evidence shows the lowest costs are found at warehouse club stores; it's important to know that one does not need to be a member to access pharmacy services from a club store pharmacy. In any retail pharmacy, service fees should be posted. If applicable, be sure to request any appropriate discounts (such as for seniors).

New Forms for Pastoral Relations

Responding to requests from various courts of the church, and from working groups and committees concerned with well-researched and appropriate policy development, new forms have been developed to keep ministry personnel information current. All forms will be available on The United Church of Canada website: www.united-church.ca/forms.

Application to Receive Pension Benefits

Effective March 1, 2015: Participants in The United Church of Canada pension plan who wish to begin receiving pension benefits will be required to complete the Application to Receive Pension Benefits form. To begin receiving benefits, applicants will still be required to contact the Benefits Centre as well.

Ministry Personnel—Personal Information Form

Effective May 1, 2015: All ministry personnel serving in a pastoral relationship or other ministry will be asked to complete the new form by June 30, 2015. The form will include an optional, expanded part to gather information reflecting the demographic diversity of our ministry personnel.

Ministry Personnel—Change of Personal Information Form

Effective May 1, 2015: Have you moved? Changed your e-mail address? Do you have a new cell phone number? The Change of Personal Information Form will help the Ministry and Employment unit keep ministry personnel contact information up to date.

New payroll forms and information are also coming! (See page 2.) Payroll forms are available from the Ministry and Employment unit, and online on the Church Leadership Network (sign-in required): <http://churchleadership.united-church.ca>.



To Get E-mail Notification

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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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:

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