



connex

IMPORTANT UPDATES FROM PC - MEPS

Please circulate to

- ✓ Treasurer
- ✓ M&P Committee
- ✓ Ministry Personnel
- ✓ Lay Employees
- ✓ Presbytery Personnel/E&S Rep.
- ✓ Pension Convenor
- ✓ Church Board/Office

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Preparing for 2019

Fasten your seat belt: 2018/19 is bringing a rush of significant changes to our church! Many of these changes will be rolled out under the leadership of the Ministry and Employment Unit. They will be detailed here in *Connex*, including the following:

- New search and call processes will be implemented.
- A Church Hub online portal will house community of faith and ministry personnel profiles. It will replace the current vacancy and availability lists and become the primary information point about communities of faith and ministers. You will be able to go online to update your information and your contacts as they change.
- The Candidacy Pathway comes to all Conferences (and regional councils). This changes the ministry candidacy processes.
- An Office of Vocation will be responsible for the Candidacy Pathway, accrediting new ministry personnel and providing oversight and discipline for ministers.

Rather than these responsibilities residing with 85 presbyteries in 13 Conferences and Circle, they will reside in one place. The Office of Vocation will include a denominational board, six regionally based candidacy boards, and a Council on Learning serving the Indigenous Church. The Office will be staffed by seven regionally deployed Office of Vocation ministers and a small staff group at the General Council Office.

- Encouraging and supporting ministers toward health, joy, and excellence in ministry practice is a regional council responsibility. Each will develop practices appropriate to its context. The Office of Vocation and regional councils will work closely and collaboratively with each other.
- Pension and benefits administration have moved from a third-party provider to a team at the General Council Office. This decision is part of the Pension Board's ongoing commitment to ensuring the most reliable, timely, and

accurate administration of benefits for our members and employers. Technological advances since first outsourcing these services in 2004 make in-house administration feasible again. There are no changes to the telephone number (1-855-647-8222) that you currently use. New services will be fully implemented over the next 36 months, including online access to information about our plans.

These changes are informed by many years of consultation, study, and testing across the church. We've learned from best practices in our Conferences and with our partner churches. Several General Councils have been involved in decision-making. And now we bring it all together! There will, of course, be new learnings as we move into implementation, and we are committed to being nimble enough to revise and adapt practices and processes as we go. These are exciting times to be in leadership in our church!

—The Rev. Alan Hall, Executive Officer, Ministry and Personnel



What Happens to My Pension and Benefits If I Continue to Work after Age 65?

Baby boomers are healthier and living longer than previous generations, and many have no desire to retire at age 65. There is no mandatory retirement age, and many ministers and lay employees continue to enjoy contributing in the workplace well beyond the pension plan's "normal retirement age" of 65. If you work beyond age 65, keep these in mind:

Pension Plan

- You must stop contributing to the plan and begin receiving your pension no later than December of the year in which you turn 71. This is a Canada Revenue Agency regulation.
- If you continue to work past age 65, your pension will be increased in two ways:
 1. Additional pension credits are earned.
 2. For each month retirement is postponed beyond age 65, the pension earned to age 65 is increased slightly to reflect the anticipated shorter payout period.

Group Health, Dental, and Life Insurance

As long as you remain employed and have not begun to receive your pension, your group health and dental coverage will remain unchanged. Your group life insurance will be reduced to \$3,000.

When you begin to receive your pension, your active members' group insurance plan will cease. You will then have the option to join the group insurance plan for retirees.

Disability Coverage

- The Long Term Disability (LTD) plan coordinates with the pension plan to provide coverage until the age all members are eligible for an unreduced pension (regardless of length of service): age 65. Since there is a six-month qualification period for LTD, you will stop paying LTD premiums at age 64.5.

- The church's Restorative Care Plan (RCP) continues to cover you until December 1 of the year in which you turn 71, as long as you remain employed for at least 14 hours per week and are not collecting pension from the United Church Pension Plan. On November 30 of the year in which you turn 71, RCP coverage ends. Afterwards, you will still have the sick days provided by your employer for periodic absences.

The Value of Shareholder Engagement



The following is an excerpt from former Investment Committee

member **Moira Hutchinson's** blog post on the SHARE (Shareholder Association for Research & Education) website (reprinted with permission of SHARE):

I was recently asked to reflect on the experience of church investor activism on apartheid in South Africa for a new book, *Journeys to Justice: Reflections on Canadian Christian Activism*, edited by Joe Gunn.

That work was led by the Taskforce on the Churches and Corporate Responsibility, a coalition of national Protestant and Catholic churches and religious communities, founded in 1975 and carrying on until the late 1990s.

The Taskforce's mandate was to assist the members' treasury and pension funds to take responsibility as investors for the environmental and social impact of the companies in which they were invested. In its early years, the issue of apartheid in South Africa was its priority. We learned that companies will agree to make changes to avoid having shareholders ask questions at company annual meetings, or file formal shareholder proposals for vote at the annual meeting.

Fortunately, there are still investors who are active shareholders. Leading examples in Canada include the members of the not-for-profit organization SHARE—the Shareholder Association for Research and Education—which grew out of the ashes of the Taskforce. It is in many ways stronger than the Taskforce because it is multi-sectoral.

The United Church Pension Fund and the church Treasury are active members of SHARE.

To read Moira's full blog entry, visit <https://share.ca/moira-hutchinson>.



STRAIGHT TALK about Our Pension Plan

Each year you receive your annual statement from the United Church pension plan. If you have not begun receiving your pension, the statement will contain a box that looks something like this:

<p>Your Pension FOR EVERY YEAR YOU PARTICIPATE IN THE PENSION PLAN YOU INCREASE YOUR RETIREMENT INCOME</p> <p>IN 2017, YOU EARNED \$XX,XXX THIS IS ADDED TO THE ANNUAL PENSION YOU'VE ALREADY EARNED</p> <hr/> <p>\$XX,XXX YOUR TOTAL ANNUAL PENSION EARNED TO DECEMBER 31, 2017</p>	<p>Your Future \$XX,XXX THE AMOUNT YOU HAVE EARNED ALREADY</p> <p>+ XX,XXX YOUR PROJECTED ANNUAL PENSION TO AGE 65</p> <p>+ 13,610 MAXIMUM C/QPP BENEFITS</p> <p>+ 7,040 MAXIMUM OAS BENEFITS</p> <hr/> <p>= \$XX,XXX YOUR ESTIMATED ANNUAL RETIREMENT INCOME (excluding other employer pensions or personal savings)</p>
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THE AMOUNT YOU HAVE EARNED ALREADY: is calculated based on your pensionable earnings and years of credited service.

YOUR PROJECTED ANNUAL PENSION TO AGE 65: is an estimate based on the assumption that you continue to work in the same job category until you reach age 65. If you stop working before that, or if your pensionable earnings change, this amount will also change.

MAXIMUM C/QPP BENEFITS: The amount shown as an example on your pension statement is the maximum payable under the Canada Pension Plan. **Not all Canadians receive the maximum; the average annual amount of CPP paid to new recipients in 2017 was \$7,999.** For more information, visit the Service Canada website at the following link: www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-benefit/amount.html.

To determine your personal benefit under the Canada Pension Plan, you can request a Personal Access Code (PAC), and then use this code to register for [My Service Canada Account](#). This in turn gives you access to your personal record of contributions and benefits earned under the Canada Pension Plan.

MAXIMUM OAS BENEFITS: Old Age Security is a pension you can receive if you are 65 years of age or older and have lived in Canada for at least 10 years. For details, visit www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html.

When planning for retirement, all of these sources of income, as well as your personal savings and any pension from previous employers, should be taken into account. We recommend consulting with a financial planner to help with your retirement planning.



Best Doctors

As a member of the church's active members' group benefit plan, Best Doctors offers you unique medical services.

- Inter-consultation: Get an expert opinion on your medical condition through an in-depth analysis of your medical records and history.
- Best Doctors 360°: Receive customized information, contacts for specialists, and resources based on your medical condition and location.
- Find Best Doc: They will match you with a leading specialist in Canada best suited to your medical needs and location.
- Find Best Care: Get access to specialists across the globe that are selected from a global database of over 53,000 physicians.

Please see the insert in this issue and <https://members.bestdoctors.com>. You can also access Best Doctors services by calling 1-877-419-2378.

EFAP: Help for Difficult Situations

Dealing with an employee who needs help can challenge people leaders and drain the entire team's energy and resources, but you're not alone. Whether the situation involves disruptive behaviour, threats of violence or self-harm, or inappropriate behaviour in public, our Employee and Family Assistance Program (EFAP) through Morneau Shepell can help you manage a difficult situation.

Confidential coaching is available on a range of sensitive issues, including

- serious illness
- cross-cultural communication
- personal hygiene issues
- expression of suicidal thoughts
- harassment
- difficult personalities
- inappropriate or atypical behaviour
- fragile or emotionally sensitive employees

You can have a confidential consultation with a professional on how to approach sensitive employee issues, explore options, brainstorm solutions, and work on action plans. The EFAP will work with you as a people leader to discuss available resources and the best way to support either an individual employee or your team.

In pastoral charges, "people leaders" are often volunteers, but EFAP is still available to provide support. If you are a volunteer, such as the chair of an M&P committee, call EFAP to ask for a manager consultation. Phone **1-844-880-9142** and explain that you are a volunteer working in a church leadership capacity. Morneau Shepell has notes on the United Church file indicating that volunteers acting as people leaders are eligible for management consultation. If you run into problems accessing this support, please call 1-800-268-3781 and speak with someone in our benefits group.

CONTACT US

Connex is the newsletter of the Permanent Committee on Ministry and Employment Policies and Services (PC-MEPS), the Ministry and Employment unit at General Council Office, and The Pension Plan of The United Church of Canada.

United Church Benefits Centre: 1-855-647-8222

(update personal information; start pension)

Benefits@united-church.ca

Disability@united-church.ca

Pension@united-church.ca

Green Shield Canada: 1-888-711-1119 greenshield.ca
(questions on coverage for health and dental; online tools; reminders)

Pastoral Charge Payroll Service: 1-800-268-3781,
ext. 3132 or 2757 payroll@united-church.ca

Employee and Family Assistance Program (EFAP): Confidential, 24/7
1-800-387-4765 (English), 1-800-361-5676 (français) shepell.com

Ministry and Employment unit at GCO: 1-800-268-3781
MinistryandEmployment@united-church.ca



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-Sasha, Best Doctors member

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