



# connex

THE NEWSLETTER OF MINISTRY AND EMPLOYMENT POLICIES AND SERVICES

## New Group Insurance Carriers Announced

The Ministry and Employment Policies and Services (MEPS) Unit has reviewed the United Church's benefits plans. This review was undertaken to ensure that the church is offering the most comprehensive benefits possible that will be affordable into the future (see "Benefits Review" in *Connex* 15, May 2008).

When Maritime Life was bought by Manulife Financial in 2004, Manulife took charge of our account. Since then, several issues have surfaced—the frequency of premium increases, concerns about accuracy of claims adjudication, and indications that Manulife's customer service was not optimal.

After a thorough analysis of the options available, MEPS announced the decision to transfer the Group Insurance Plan to Green Shield for health and dental benefits and to Great-West Life for life insurance, accidental death and dismemberment, short-term disability, long-term disability, and employer indemnity, effective **April 1, 2009**. This move will provide for improved premium stabilization, greater customer service, and access to better claims systems. Updated *Summary of Coverage* booklets (for active members and pensioners) will be posted at: [www.united-church.ca/minstaff/benefits/health](http://www.united-church.ca/minstaff/benefits/health).

### The New Carriers

**Green Shield Canada** was founded in 1957. Based in Windsor, Ontario, Green Shield is Canada's only national not-for-profit health and dental benefits carrier. The company covers over 1.3 million Canadians, and has implemented a state-of-the-art claims adjudication system to ensure claims are paid accurately. With a turnover rate of less than 3%, the Green Shield Call Centre is one of the leaders in customer service. Find out more at [www.greenshield.ca](http://www.greenshield.ca).

**Great-West Life** was founded in 1891. Based in Winnipeg, Manitoba, Great-West Life provides group insurance to more than 30,000 Canadian organizations. The company emphasizes health and wellness in its approach to disability management. Find out more at [www.greatwestlife.com](http://www.greatwestlife.com).

While this transition will mean yet another change on top of many other recent changes, it should be well worth it in the long run. Please feel free to contact the MEPS Unit at 1-800-268-3781 ext. 3161 or at [insurancecarrierchanges@united-church.ca](mailto:insurancecarrierchanges@united-church.ca) with questions or comments about this change.

## Health and Dental Claims as of April 1

As of April 1, 2009, Green Shield will be responsible for health and dental benefits. Please note the following:

- Use your new Green Shield ID card for all drug and dental transactions. This new card will be sent to your home, along with an information package, in March. If you haven't received the package containing your Green Shield ID card by March 27, please call the United Church Pension and Benefits Centre.
- Questions about specific levels of coverage or the status of claims submitted should be directed to Green Shield. Contact information will be included in the information package sent to your home.
- Forms for health and dental claims should be sent to the addresses that are specified on the new forms and in the information package. These addresses will also be distributed to pastoral charges in the April Infopac and posted at: [www.united-church.ca/minstaff/benefits](http://www.united-church.ca/minstaff/benefits).
- Additional questions or concerns about this transition? Contact MEPS at 1-800-268-3781 ext. 3161 or [insurancecarrierchanges@united-church.ca](mailto:insurancecarrierchanges@united-church.ca).



Photo: DesignFics

# When Premiums May Change

Updates to group insurance premium rates took effect on January 1 (see *Connex* 17, December 2008). However, because of other factors, *the premiums an individual owes may change during the course of the year*. Three examples of these situations are outlined below. For more information please contact the United Church Pension and Benefits Centre.

**1. When members who have optional life/spousal life insurance change age bands or smoking status:** The rates for optional life and spousal life insurance are based on gender, smoking status, and age (see table below). Thus the premium for optional life insurance coverage may change for members whose smoking status changes, or on members' birthdays when their age moves them into another age band.

**2. When members turn 64½:** Once members turn age 64½, they are no longer eligible for long-term disability coverage, and no further premiums are payable.

**3. When members turn 65 and continue to work as active members (not in receipt of a pension):** Once members turn age 65, all basic life insurance coverage is reduced to a flat \$3,000, and no further premiums are payable. Any optional coverage is terminated, or can be converted to an individual policy.\*

## Reporting Changes

**Treasurers:** For pastoral charges using the ADP payroll service, it is *your responsibility* to advise ADP of any of these rate changes.

**Members:** You do *not* need to report any *age-based changes* to the United Church Pension and Benefits Centre. Remind your treasurer to advise ADP of the changes, so that your payroll deductions are correct.

*All other changes* (e.g., smoking status changes, electing optional benefits) *must be reported* to the United Church Pension and Benefits Centre. Once changes are processed, be sure to inform your treasurer of the change to ensure payroll deductions are correct.

\*For details, see *Benefits for Active Members: Summary of Coverage*, p. 10, at: [www.united-church.ca/minstaff/benefits/health](http://www.united-church.ca/minstaff/benefits/health).

### Optional Life/Spousal Life Insurance Rates (2009 monthly premium, per \$10,000 in coverage)

Age	Non-Smoker (Male)	Smoker (Male)	Non-Smoker (Female)	Smoker (Female)
up to 30	\$0.56	\$0.86	\$0.40	\$0.60
30–34	0.60	0.96	0.46	0.70
35–39	0.70	1.20	0.50	0.90
40–44	1.10	2.00	0.76	1.36
45–49	1.90	3.50	1.20	2.26
50–54	3.20	5.76	2.00	3.50
55–59	5.40	9.50	3.20	5.36
60–64	8.30	13.76	4.80	7.40



Photo: Diane Renault-Collinot

## Funding a Sabbatical Period

Sabbatical is an important continuing education opportunity for ministry personnel. When a minister is away on sabbatical, however, work within the pastoral charge must continue. As discussed in *Connex 17* (December 2008, p. 3), congregations that plan for this period are able to maximize the benefits of sabbaticals by anticipating needs and meeting them ahead of time. Naturally this includes building a fund to support supply ministry during the sabbatical period.

Lillian Perigoe, Conference Personnel Minister at Toronto Conference, has been conducting M&P workshops about encouraging

pastoral charges to start this process. “I point out that a sabbatical fund is a clear and concrete way of supporting ministry at the congregational level,” she says. “Putting even \$100 a month into a fund like that, or asking for special donations, could help a lot.”

It is easy to see competing needs for funding at a pastoral charge: a new roof or furnace, for example. Setting up a sabbatical fund is an investment in both the minister and the pastoral charge’s life and mission. With this new energy, much is possible!

## Online Seminar “Well Done!”

As reported in the supplements to *Connex 17* (December 2008) and this issue, the Ministry and Employment Policies and Services (MEPS) Unit is seeking to increase the support available to treasurers. It is not always feasible to send staff to present information seminars in person, given the serious constraints on budgets and time as well as the environmental impact.

To meet the need for support during this transition to the payroll service, and into the future as new people move into the treasurer’s role in pastoral charges, MEPS is starting to use online seminar technology through Momentum.com.

The first seminar was held on a Saturday in January with six participants from across the country. Feedback has been very positive. “It was quite easy to follow your instructions and be a part of a very interesting process,” writes Valerie Darling from King Street United in Trenton, Ontario.

Bev Kostichuk, treasurer for Theodore Springside Pastoral Charge in Saskatchewan, writes, “I was really happy with the seminar on Saturday. I have a satellite Internet connection and received the PowerPoint slides quite quickly—I appreciated that the slides were very simple (no unnecessary graphics to slow them down).

“I found the information very helpful. Our pastoral charge has been using ADP since late 2007 but I am just becoming treasurer of our charge so it was all new information to me. It was also very helpful to have Lee presenting, as now I feel a connection with her. It will be easier to contact her if I have a problem.” Lee Corlett is the Compensation Program Coordinator.

The MEPS Unit is now working on developing a seminar on “How to Read ADP Payroll Reports,” as this topic seems to be in demand. For more information and to join our e-list for seminar updates, contact [PC-MEPS@united-church.ca](mailto:PC-MEPS@united-church.ca).

## Benefits for Pensioners

### Your Coverage Changes

If you are receiving a pension from the United Church, and you opt in to the health and dental benefits plan for pensioners, please be aware that there are significant differences between the active member and pensioner plans. For example, hospital stay coverage changes to ward accommodation only for pensioners.

Please consult *Benefits for Pensioners: Summary of Coverage* for a comprehensive overview of coverage under the Pensioner Member plan. For a copy, contact the United Church Pension and Benefits Centre at 1-888-657-4607, or go to the United Church website: [www.united-church.ca/ministaff/benefits/health](http://www.united-church.ca/ministaff/benefits/health).

## Continuing Education and Learning Resources Allowance

The Continuing Education and Learning Resources (CELR) allowance for ministry personnel is currently \$1,200 per year (minimum). The Executive of the General Council, on the recommendation of the Permanent Committee on Ministry and Employment Policies and Services (PC-MEPS), has decided that the minimum will be increased yearly by the same cost-of-living index applied to salary, rounded to the nearest \$25.

PC-MEPS has also decided that this allowance is to be administered as a reimbursable expense. The intention is that ministers will take a course, seminar, or some other educational opportunity and submit the expense to the pastoral charge for reimbursement. This enables the minister to take advantage of educational opportunities without having to save up for them. Also, if the allowance were paid to the ministry personnel monthly, the Canada Revenue Agency would tax it as additional income, which is not the intent of the allowance or the terms of settlement.

# Radical Abundance

I had the opportunity recently to attend the Trinity Institute National Theological Conference sponsored by Trinity Wall Street Episcopal Church in New York City. This year's theme was "Radical Abundance: A Theology of Sustainability."

An extraordinary array of lecturers and participants gathered at this parish church in downtown Manhattan founded in 1697: environmentalists, community activists, economists, musicians, agriculturists, and theologians from around the world. Each spoke about the rich, abundant capacity of the earth and of the communities that inhabit this earth. They also described how practices that become exploitative of either the land or the community cause abundance to be restricted and scarcity to be

experienced. Hunger, fear, pollution, depression, and social disintegration result. We were reminded of the wisdom of Leviticus 25 where we are commanded to observe a sabbatical, to hold the land with such respect that even it is granted a rest. The command is to not use our resources to death!

Who has not seen the economy of diminishing scales when we push our bodies to the point of burning out, when we overextend our leaders and volunteers till they have nothing more to offer, when the earth is taken to the brink of breaking! Each time the result is a diminishment of abundance.

One of the observations by Néstor Miguez, a professor of New Testament Studies in Buenos Aires, Argentina, resonated strongly with me. He was remarking on the

tyranny of globalization decimating local markets and communities. The market, he asserted, must be accompanied by an equal measure of grace. "If there is no place for love, forgiveness, or grace, there is no place for life."

Our faith tradition calls us to be people of grace, of generosity and blessing. Our communities of faith, and the pastoral relationships that nurture them, are where we start. Practising radical abundance here we can learn to nurture the same abundance in our households, in our neighbourhoods, and in our world. What is it John attributes to Jesus? "I have come that [you] may have life, and have it abundantly." (John 10:10, NRSV)

—*Connex* editor Alan Hall



## Online Forum for Pastoral Relations Support

The **Pastoral Relations Network** is a new online community dedicated to offering a space for Pastoral Relations Convenors from across the country to connect and share resources, wisdom, experiences, and questions. All convenors or representatives from Pastoral Relations Committees across the church are invited to join the Pastoral Relations Network. The network is administered by the Ministry Personnel Support staff of the General Council Office.

To sign up, visit <http://churchleadership.united-church.ca> and choose "click here to sign up." Look for the Pastoral Relations Network group on the Church Leadership Network site.

We look forward to seeing you there!

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*Connex* is the newsletter of the General Council Permanent Committee on Ministry and Employment Policies and Services. For additional copies to circulate to your M&P Committee, church board, or congregation members, or to receive e-mail notification when a new issue is online instead of a print copy, contact us at 1-800-268-3781 ext. 3161 or [PC-MEPS@united-church.ca](mailto:PC-MEPS@united-church.ca).

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