

# **Pension Office**

## **Procedures Manual**

**August 2015**  
**(revised January 2020)**

## GENERAL INFORMATION

### ***General Synod Pension (GSPP) & Benefit Plans (Canon VIII & the Regulations)***

The General Synod Pension Plan (GSPP) is a career average target benefit multi-employer plan. The current formula is 1.8% of Salary for each year of plan membership. Formulas for previous years are shown in Schedule A of Canon VIII. Bonuses are granted from time to time based on the availability of actuarial surpluses.

The Plan is registered in the Province of Ontario as the plurality of the membership resides in that province. However, the Ontario pension regulatory body is required to ensure that the Plan is administered in accordance with the pension legislation in all other provincial jurisdictions. The Plan is registered with the Federal government as a Specified Multi-Employer Pension Plan (SMEPP).

Federal & Provincial Registration No.:	0345777
Pension Contribution:	Employee 5.0% of salary for pension purposes Employer 12.5% of salary for pension purposes
Pension Adjustment:	The total of Employee and Employer contributions
Pension Office Corporation GSPP Administration Fund:	0.5% of salary for pension purposes paid by the Employer

Contributions are to be remitted to the Pension Office every month within 30 days of month end. Details are on pages 25.

### ***Lay Retirement Plan (LRP) Canon IX & the Regulations***

The Lay Retirement Plan is a defined contribution multi-employer pension plan.

Federal & Provincial Registration No.:	1026509
Pension Contribution:	Employee 5% of salary Employer 5% of salary
Pension Adjustment:	The total of Employee and Employer contributions

Contributions are payable to London Life and are to be remitted to Great West Life, Group Retirement Services within 30 days of month end:

330 University Ave.  
Toronto, ON  
M5G 1R8  
Contact: Elly Rostami

### ***Long Term Disability Plan (LTD)***

For disabilities occurring after December 31, 2004, the LTD Plan benefit is taxable and the premiums are fully paid by the Employer. Employer premiums are currently 2.2% of the Member's salary for pension purposes. Salary for pension purposes is defined in Regulation 1.16. The Pension Office should be notified immediately of salary changes.

### ***Group Employee Benefits/Self-insured Death Benefit (SIDB) Plan***

The decision to participate in the Group Employee Benefits/Self-insured Death Benefit Plans are determined by each Participating Employer. The premiums for the SIDB Plan must be paid by the Employer. Premium cost sharing arrangements for the other group benefits are determined by each Employer.

### ***Continuing Education Plan (CEP)***

The Continuing Education Plan gives clergy and lay Employees the opportunity to develop their skills and enrich their working lives by applying for a benefit for educational courses, books, computer hardware/software, etc. The Plan is designed to promote life-long learning.

The Anglican Church of Canada Continuing Education Plan website <http://cep.anglican.ca/> provides information on courses and educational events.

CEP contributions are \$750 per annum (\$62.50 per month) paid by the Employer.

### ***Information to Members***

It is the responsibility of each Diocese/Participating Employer to provide new Members with a copy of the following:

- General Synod Pension Plan or Lay Retirement Plan Member's Handbook
- Manulife Benefits Booklet
- LTD Booklet
- Continuing Education Plan Booklet

Please contact the Pension Office when a new supply of any of the above items is needed.

### ***Forms***

The latest version of all forms requiring completion are available on the Pension Office website [www.anglicanpension.ca](http://www.anglicanpension.ca). These forms are updated from time to time.

## **MEMBERSHIP ELIGIBILITY**

### ***General Synod Pension Plan***

All Bishops and Members of the clergy on the register of a Diocese which is a Participating Employer, and in receipt of Salary, shall be Members, regardless of how many hours per week they work.

All lay Employees of a Participating Employer shall be Members.

Certain restrictions apply for employees who are hired on a contract (see page 6 for details).

A Participating Employer is defined in Section 1.b)xv) of Canon VIII as the General Synod, any Provincial or Diocesan Synod, Parish or organization admitted to participation in the Plans.

The Plan does permit an Employee to apply for exemption under certain circumstances. (See page 5 for details.) Only the Pension Committee may grant exemptions.

### ***Lay Retirement Plan***

All lay Employees of a Participating Employer shall be Members.

Certain restrictions apply for employees who are hired on a contract (see page 6 for details).

A Participating Employer is defined in Section 3(i) of Canon IX as any Parish or organization admitted to participation in the Lay Retirement Plan.

The Plan does permit an Employee to apply for exemption under certain circumstances. (See page 5 for details.)

### ***Long Term Disability Plan***

All Members of the General Synod Pension Plan and the Lay Retirement Plan are automatically Members of the Long Term Disability Plan as long as they are not hired on a contract basis (see page 6), or have been denied coverage due to late entrant status (see New Entrants section).

### ***Group Employee Benefits***

The Group Employee Benefits Program is underwritten by Manulife Financial and offers the following coverage:

Life, Dependent Life, Optional Life, Accidental Death & Dismemberment, Short Term Disability, Extended Health, Dental and Vision Care.

Employees who are in the paid service of a Participating Employer for at least half-time or 20 hours per week are eligible for coverage. Each Participating Employer chooses the coverage provided to its organization.

Employees may decline extended health/vision and/or dental coverage or opt out of the coverage if they have similar coverage through their spouse's/partner's employer.

Certain restrictions apply for employees who are hired on a contract (see page 6).

### ***Self-insured Death Benefit Plan***

All Members who have life insurance coverage under Manulife are automatically enrolled in the Self-insured Death Benefit Plan for \$10,000.00. All Members of the Diocese of Huron's life insurance plan are also eligible for this coverage.

Certain restrictions apply for employees who are hired on a contract (see page 6).

### ***Continuing Education Plan (CEP)***

All paid clergy are Members of CEP. Lay Employees in the General Synod Pension Plan are eligible based on the policy of their Participating Employer.

### ***Pension Plan Exemptions/Exclusions***

The Pension Committee may, at its sole discretion, exempt from membership any person otherwise required to become a Member provided that there is set forth in full in the application for the exemption:

- (a) the grounds upon which such exemption is sought; and
- (b) a statement from the person's Employer:
  - (i) concurring with the application; and
  - (ii) confirming that neither the Employer nor the person will benefit monetarily or otherwise by virtue of the non-membership.

The Request for Exemption from Pension & Long Term Disability Plans form must be completed. The application must be supported by the diocesan Bishop or the Primate and by the person concerned (Regulation 2.4 in GSPP)(Regulation 2.3 in LRP).

***Note: Any Employee granted exemption from the General Synod Pension Plan, remains eligible for membership in the Group Employee Benefits and Self-insured Death Benefits Plans (if applicable); however, the Employee is not eligible for Long Term Disability coverage.***

A Participating Employer may exclude a part-time lay Employee from membership in either pension plan unless, in each of the two consecutive calendar years immediately prior to membership, the Employee:

- (a) has been employed for a minimum of 700 hours, or
- (b) has received earnings of at least 35% of the Y.M.P.E. (Year's Maximum Pensionable Earnings) (Regulation 2.3 in GSPP)(Regulation 2.2 in LRP).

***Policy Re: Benefits for Employees on Short Term or Time Limited Contracts***

We wish to differentiate contract staff depending on the anticipated duration of an assigned project, relative to the benefit plan eligibility of such staff. We wish to balance our need to be financially prudent in our benefit plan expenses and our need to provide appropriate benefits to those who work for us.

With this in mind, the eligibility for benefit plan participation is outlined below:

	<b><u>Duration of Contract</u></b>	
	<b><u>Less than 12 months</u></b>	<b><u>12 months or more</u></b>
<b>Pension Plan</b>	<b>No</b>	<b>Yes</b>
<b>Health &amp; Dental Benefits</b>	<b>No</b>	<b>Yes*</b>
<b>Short &amp; Long Term Disability Benefits</b>	<b>No</b>	<b>No</b>
<b>Life Insurance</b>	<b>No</b>	<b>Yes*</b>
<b>Continuing Education Plan</b>	<b>No</b>	<b>Yes</b>

**\*must meet Manulife's requirement of working 20 hours per week**

## NEW ENTRANTS

### **General Synod Pension Plan or Lay Retirement Plan & LTD Plan**

- Either *The General Synod Pension Plan & Long Term Disability Plan Enrollment Form* or *The Lay Retirement Plan & Long Term Disability Plan Enrollment Form* must be completed and signed by the new Employee and the Employer, within 60 days of hire date.
- For a Member of the Lay Retirement Plan, the Great West Life *Application for Membership in a Registered Pension Plan* form must also be completed for forwarding to Great West Life.
- Please ensure that all forms are completed properly and in full prior to sending them to the Pension Office.
- Proof of Age for the Member (and spouse and children, if applicable) should be sighted by a diocesan/Employer official. If the Member has difficulty producing the required documents, please submit the new entrant form immediately. Confirmation of proof of age can be submitted at a later date.
- Pension contributions commence from date of employment.
- LTD coverage will be effective after a 30-day waiting period.
- If coverage is effective on the first of a month, LTD premiums will commence on that date. If coverage is effective at any other time during the month, premiums will commence the first of the following month.  
Examples: Employment date: April 1, 2015  
Effective date of LTD coverage: May 1, 2015  
Effective date of LTD premiums: May 1, 2015  
  
Employment date: April 2, 2015  
Effective date of LTD coverage: May 2, 2015  
Effective date of LTD premiums: June 1, 2015
- Please note that Members of the Lay Retirement Plan must also complete *The Great West Life Application for Membership in a Registered Pension Plan* to be sent to Great West Life.

### **Self-insured Death Benefit Plan**

- Application is not required. The Manulife Group Insurance enrollment form is used for enrollment purposes for all Dioceses except Huron. As the Diocese of Huron does not participate in the Group Life Insurance coverage with Manulife, their Employees must complete a *Self-Insured Death Benefit Plan Appointment of Beneficiary* form.
- Members of the lay benefits package are not eligible for the SIDB Plan.

## **Group Employee Benefits**

- **Manulife Financial Group Benefits Enrollment or Re-enrollment Application** form must be completed and signed by the new Employee within 60 days of date of employment. The completed form should then be sent to the Pension Office.
- If the Enrollment Application is not completed within 60 days, the Employee is considered a late entrant and the following restrictions will apply:

Life Insurance: The Member will be required to complete and submit an ***Application for Evidence of Insurability*** form. If there are dependents (including spouse), the dependent section of the Evidence of Insurability form must be completed.

Health: Same as above.

Dental: Under the terms of the Plan, Dental benefits will be restricted to \$125.00 for the Member and \$125.00 for each eligible dependent during the first 12 months of coverage.

***It is important to know that failure to complete the enrollment application, within the 60 day period, could result in the applicant and dependents being denied coverage or having benefits restricted.***

**NOTE:** Please contact the Pension Office if there are any extenuating circumstances related to late entrants.

**NOTE:** The class of coverage under the Health Care is based on either single or family and under Dental, it is single, couple or family. Therefore, it is important that the Pension Office be advised when the class of coverage should be changed, due to changes in the Employee's circumstances, such as marriage, divorce, addition/deletion of dependent children, etc. A member plus one child may be covered as couple for dental.

## **Continuing Education Plan**

***The Continuing Education Plan Enrollment/ Re-Enrollment Form*** must be completed and signed by the Employee and Employer.



## LEAVES OF ABSENCE

***Study, Pregnancy, Parental, Family Medical/Compassionate Care Leave or any other type of leave required to be granted by the Ontario Employment Standards Act or other applicable provincial employment or labour standards act or code***

### ***Pension Plan***

- If a Member is granted a leave as listed above, please complete either the ***GSPP or LRP Termination/Transfer/Leave of Absence*** form. Please ensure that the Member signs the form. If the Member wishes to continue pension contributions during the leave, the Employer contributions must also be paid. Please ensure that this information is “checked” on the form. **Please note that pension and LTD go together; one cannot be continued without the other.**
- If the Member chooses not to continue pension contributions, the Member’s account will become "inactive".

### ***Long Term Disability***

- Coverage may be continued for a maximum period of 12 months, provided the Employer pays the monthly premiums and the Employee and Employer pension contributions continue (see above).
- If pension and LTD are not continued, LTD coverage will be terminated.

### ***Group Employee Benefits***

- Coverage may be continued for a maximum period of 12 months, providing the Employer continues to remit monthly premiums as billed.
- Please ensure that this information is “checked” on the form.
- If the Employee chooses not to continue group benefits coverage, the coverage will be terminated.

### ***Continuing Education Plan***

- Contributions may be remitted but access to funds is only available when the Employee returns to work.

## ***Leaves of Absence other than listed above***

### ***Pension Plan***

- If a Member is granted a leave of absence other than one of those listed above, please complete the ***Termination/Transfer/Leave of Absence*** form. The Member's account will become "inactive".

### ***Long Term Disability***

- Coverage will be terminated.

### ***Group Employee Benefits***

- Coverage will be terminated at the time the leave of absence begins, unless, as a result of a severance agreement, other arrangements are made with the Pension Office. If the coverage is terminated, the Member has the option to convert the life insurance coverage to an individual policy within 31 days of termination. Please notify the Pension Office immediately upon termination, if the Member wishes to exercise this option.

### ***Continuing Education Plan***

- No contributions are to be remitted during the leave.

## TRANSFERS

All Dioceses are Participating Employers in the General Synod Pension Plan. In addition, there are other Church-related Participating Employers such as:

Threshold Ministries	National Office	PWRDF
The Pension Office Corp.	Cara Community (Algoma)	Wycliffe College
Individual Parishes		

### ***Transfer to a Participating Employer***

- If a Member transfers to another Participating Employer, the Employer from where the Member is leaving must complete either the GSPP or LRP ***Termination/Transfer/Leave of Absence*** form.
- **The Pension and Long Term Disability** coverage will automatically be transferred to the new Employer. The pension contributions for the new Employer commence on the date of transfer. If the transfer occurs on the first of the month, the LTD premiums will be billed to the new Employer as of that date. If the transfer occurs after the first of the month, the premiums will be billed to the new Employer on the first of the month following the date of transfer.
- **The Group Employee Benefits** coverage will automatically be transferred to the new Employer, as per the benefits provided by the new Employer, provided the new Employer participates in our group plan. If the transfer occurs on the first of the month, the Group Employee Benefits premiums will be billed to the new Employer as of that date. If the transfer occurs after the first of the month, the premiums will be billed to the new Employer on the first of the month following the date of transfer.

### ***Transfer from a Participating Employer***

- If a Member transfers from another Participating Employer, it is the responsibility of the receiving Employer to ensure that the Pension Office is advised.

**NOTE:** If an Employee is transferring from an Employer that does not participate in the Group Employee Benefits, a Manulife Group Insurance enrollment form will be required for Members transferring from those Employers.

### ***Transfer to the Primatial List***

- If a Member is placed on the Primatial List, his/her pension account will become "inactive".
- Advise the Pension Office of the date the Member is placed on the Primatial List.
- The Group Employee Benefits and Long Term Disability coverage will be terminated. The Member should be advised that he/she has the option to convert the life insurance coverage to an individual policy. This option must be elected within 31 days following the termination of coverage. Please notify the Pension Office immediately if the Member wishes to exercise this option.

### ***Transfers to a Diocese Outside Canada***

If a Member transfers to a Diocese outside Canada he/she is considered to have terminated employment and his/her pension account will become "inactive". Please complete the transfer/termination of employment section and the diocesan/Employer section of the ***Termination/Transfer/Leave of Absence*** form. Canadian pension legislation does not provide the option to transfer pension credits to a pension plan outside the country.

The Group Employee Benefits and Long Term Disability coverage is terminated at the time of transfer. The Member should be advised that he/she has the option to convert the life insurance coverage to an individual policy. This option must be elected with 31 days following the termination of coverage. Please notify the Pension Office immediately upon termination, if the Member wishes to exercise this option.

### ***Transfer from a Diocese Outside Canada***

Clergy transferring from a Diocese outside Canada shall be classed as new entrants. Please follow procedures for new entrants.

## **TERMINATION OF ACTIVE SERVICE**

### ***Pension Plan***

- If a Member terminates employment either the GSPP or LRP *Termination/Transfer/Leave of Absence* form is to be completed by the Member and the Participating Employer.
- For a Member of the Lay Retirement Plan, the Great West Life *Notice of Member Termination* form must also be completed for forwarding to Great West Life
- Termination of employment does not mean that the Member is automatically terminated from the pension plan.
- When a GSPP termination form is received, the Pension Office will correspond with the Member to provide information on options.
- When a Great West Life Member Termination form is submitted, Great West Life will correspond with the Member to provide information on options.

### ***Long Term Disability***

- Coverage ceases as of the last day worked.
- Transition LTD coverage for coverage during a severance period may be purchased by contacting:  
Hunter McCorquodale Inc.  
416-322-7268  
1-888-995-9199  
Email: [info@hunmcc.com](mailto:info@hunmcc.com)  
Website: [www.hunmcc.com](http://www.hunmcc.com)

### ***Group Employee Benefits/Self-insured Death Benefit Plan***

- When a Member terminates employment, Group Employee Benefits/Self-insured Death Benefit cease as of the date of termination.
- The Member should be advised that he/she has the option to convert the life insurance coverage to an individual policy. This option must be elected within 31 days following the termination of coverage. Please notify the Pension Office immediately if the Member wishes to exercise this option.

### ***Continuing Education Plan***

- Coverage terminates and any requests for benefits must be incurred at least 3 months prior to the termination date and must be for the benefit of the Employer.

## REACTIVATING AN "INACTIVE" ACCOUNT

### ***Pension Plan***

- If the Member is re-employed, the Pension Office should be notified of the date of re-employment. Contributions commence from the date of re-employment.

### ***Long Term Disability***

- Coverage will be effective after a 30 day waiting period.

### ***Group Employee Benefits/Self-insured Death Benefit Plan***

- When a Member is re-employed, the Member is treated as a new entrant in which case the 30-day waiting period applies, unless the re-employment is within 6 months, in which case the waiting period may be waived. Therefore, a new ***Manulife Financial Enrollment or Re-enrollment Application*** form must be completed and signed by the Member within 60 days of date of employment.
- Failure to sign forms within the 60 day time frame – See New Entrant procedures.

### ***Continuing Education Plan***

- If the Member is re-employed within 12 months, the balance in his/her account will be reactivated at the level it was upon leaving. Re-employment after 12 months will result in a new account being established.

## CHANGE OF INFORMATION

- It is the responsibility of the Member and of the Participating Employer to provide the Pension Office with any changes which may affect future benefits under the Pension Plan.
- Information should be reported on the *General Synod Pension Plan Change of Information* form.

## CHANGE OF BENEFICIARY

- If a Member wishes to change his/her beneficiary under the General Synod Pension Plan, a *General Synod Pension Plan Appointment of Beneficiary* form should be completed and forwarded to the Pension Office.
- If a Member wishes to change his/her beneficiary under the Lay Retirement Plan, a *Change of Member Information* form should be filed with Great West Life
- If a Member wishes to change the beneficiary of his/her Group Life Insurance Policy, a *Manulife Financial Group Benefits Beneficiary Designation* form should be completed and forwarded to the Pension Office.
- If a retired Member or surviving spouse/partner wishes to change the beneficiary of his/her Paid-up Life policy, a *Manulife Financial Group Benefits Beneficiary Designation* form should be completed and forwarded to the Pension Office.
- If a retired Member or surviving spouse/partner wishes to change his/her beneficiary under the Self-insured Death Benefit Plan, a *Self-Insured Death Benefit Plan Change of Beneficiary* form should be completed and forwarded to the Pension Office.

## **LONG TERM DISABILITY**

### ***Premiums***

The premiums will cease four months prior to the Member's 65<sup>th</sup> birthday for the self-insured portion of the premium. The premiums will cease 22 months prior to the Member's 65<sup>th</sup> birthday for the insured portion of the premium.

When a Member qualifies for the Long Term Disability benefit, the LTD premiums will be waived from the first of the month following the effective date of the Long Term Disability benefit. The premiums for life insurance, Dependent life (if applicable), and A.D.&D. (if applicable) are waived from the first of the month following the last day worked. The Pension Office applies for the waiver of premium to Manulife and adjusts the billings once the waiver is approved by Manulife.

### ***Claims Procedure***

- Disability Claim form must be completed by Member, Employer, and attending physician. The Member may forward medical information directly to the Pension Office if he/she chooses.

**NOTE:** It is imperative that these forms be forwarded to the Pension Office as soon as possible so that the claim can be fully assessed prior to the expiry of the 119 day waiting period.

- Claims are assessed by our adjudicator, Oncidium. When Oncidium renders a decision, the Pension Office communicates the decision to the Member with a copy to the Participating Employer.

### ***Pension Contributions***

The Employee and Employer pension contributions continue to be required during the 119 day elimination period.

If approved for Long Term Disability benefits, the Member's pension will continue to accrue from the effective date of the benefit, based on the Member's Salary for pension purposes immediately preceding the date on which the disability commenced. No contributions are required from either the Member or the Employer.

### ***Group Employee Benefits/Self-insured Death Benefit Plan***

If approved for Long Term Disability benefits, the Member's life insurance remains in effect under the Waiver of Premium clause. Therefore, premiums will cease to be required from the first of the month following the date of disability.

The life insurance coverage will remain in effect until age 65. The Member's Extended Health, Dental, and Vision care benefits may be continued while on disability, however, premiums will be required. Continuation and cost sharing of these benefits is based on diocesan policy.



***Return to work***

The Pension Office should be notified when a disabled Employee returns to work. If any Employee must return to work on a gradual basis, Oncidium will work with the Member and Employer to arrange a gradual return to work plan. During this time any earnings must be reported to the Pension Office.

## RETIREMENT IN THE GENERAL SYNOD PENSION PLAN

### Pension Plan (Regulation 5)

- **Normal Retirement Date (Regulation 1.11)** - the first day of the month next following or coincident with the Member's sixty-fifth birthday or following completion of forty Years of Contributory Membership, whichever is earlier.
- **Early Retirement** – Member can retire 10 years prior to his/her Normal Retirement Date.
  - **For "Active" Members, for pension earned up to December 31, 2015, the reduction will be:**
    - (i) One quarter of one percent for each month or part of a month not exceeding 60 months by which the actual date of retirement precedes the Member's Normal Retirement Date, or the date on which the Member would have completed 35 years of contributory membership in the Plan, plus
    - (ii) One half of one percent for each month or part of a month in excess of 60 months by which the actual date of retirement precedes the Member's Normal Retirement Date, or date on which Member would have completed 35 years of contributory membership in the Plan.
  - **For "Active" Members, for pension earned after December 31, 2015, the reduction will be:**

One half of one percent for each month or part of a month by which the actual date of retirement precedes the Member's Normal Retirement Date.
  - **For "Inactive" Members the reduction will be:**

One half of one percent for each month or part of a month by which the actual date of retirement precedes the Member's Normal Retirement Date.

- ***Postponed Retirement***

- If a member chooses not to retire on his/her Normal Retirement Date, the pension is classified as postponed and contributions to the Plan continue while the Member is employed.
- The accrued pension at the Normal Retirement Date is increased by one half of one percent for each complete month by which the actual date of retirement is later than the Member's Normal Retirement Date.
- Upon reaching age 65, the Member has the option to elect the 100% survivor's benefit while in active service.
- In accordance with the Pension Benefits Act, the Member must commence receiving a pension no later than the year-end in which the Member reaches age 71, regardless of whether or not he/she continues to be employed.
- Please note that life insurance coverage is reduced at age 65 by 50% to no less than \$50,000, while the Member is still employed.

***Pension Application***

- The ***Application for Retirement Pension*** form must be completed by the Member and the Participating Employer and forwarded to the Pension Office, together with federal and provincial TD1 income tax forms, no later than two months prior to date of retirement.
- Please ensure the member includes a void cheque so that payments may be directly deposited to his/her bank account
- Pensions accrue from the first of the month following the Member's Retirement Date and are payable around the 26<sup>th</sup> of the month.

- ***Long Term Disability Coverage***

- Coverage ceases on the earlier of the Member's Early Retirement Date or four months prior to the Member's Normal Retirement Date.

- ***Self-insured Death Benefit***

- \$10,000.00 Death Benefit is terminated and replaced by a \$4,000.00 Death Benefit providing the Member has been in the Plan for the five years immediately prior to retirement.
- \$1,500.00 Death Benefit is provided on the death of the spouse/partner providing the Member has been in the Plan for the 5 years immediately prior to retirement.

- ***Group Employee Benefits***

- Life Insurance coverage is terminated on the date of retirement.
- Extended Health, Vision and Dental Care:
  - If the Diocese does not have a retired group, the coverage is terminated.
  - If the Diocese has a retired group, the Member's benefit coverage will be transferred to this group. The Extended Health Care coverage for Retirees differs from the coverage for active Members (Please refer to Manulife booklet.)
  - Those Retired Members who have Extended Health Care coverage should be made aware that the maximum amount the Extended Health Care Plan will reimburse for all medical expenses after they retire is \$50,000.00 for each insured person, excluding prescription drugs. There is no Out-of-Province/Out-of-Country coverage for Members in a retired group.

- ***Continuing Education Plan***

- Coverage terminates and any requests for benefits must be incurred at least 3 months prior to the termination date and must be for the benefit of the Employer. Please ensure that Members are made aware of this when retirement is being considered.
- If the Member continues to work in some capacity after retirement, the Participating Employer must complete the Diocese/Employer Approval form indicating that the Member is working no less than 3 months and a minimum of 20 hours per week. The work must commence within 12 months of retirement in order for the Member to access the balance in his/her account.

## RETIREMENT IN THE LAY RETIREMENT PLAN

- ***Pension***
  - The Great West Life *Notice of Member Termination* form must be completed indicating “Retirement” and forwarded to Great West Life
- ***Long Term Disability Coverage***
  - Coverage ceases on the earlier of the Member’s Early Retirement Date or four months prior to the Member’s Normal Retirement Date.
- ***Group Employee Benefits***
  - All coverage is terminated on the date of retirement.

## **DEATH BENEFITS**

### ***Death of a Member in Active Service or in receipt of a Disability Benefit***

#### **Pension Plan**

On the death of a Member in Active Service or in receipt of a disability benefit, the Pension Office should be provided with the following information:

- date of death
- amount of pension contributions to date of death for active Members
- name and address of Executor, if other than spouse/partner

The Pension Office will send a letter to the spouse/partner or Executor providing details on death/survivor benefits (if applicable).

#### **Group Life Insurance**

- In order to receive settlement of a life insurance claim, the Manulife Financial Life Claim form must be completed by the claimant. The Pension Office will include this form with the communication above.

#### **Self-Insured Death Benefit**

- Providing the Member has Life Insurance coverage under the Manulife Plan or the Diocese of Huron Insurance Plan, there is a \$10,000.00 Death Benefit which is non-taxable, payable to the beneficiary.
- Death Benefit of \$10,000.00 is paid to the Participating Employer and beneficiary information is provided to the Participating Employer. The Participating Employer issues the payment to the beneficiary.

### ***Death of a Spouse/Partner or Dependent Child of a Member in Active Service or in Receipt of a Disability Benefit***

The Pension Office should be provided with the date of death of a spouse/partner or dependent child of a Member in active service or in receipt of a disability benefit. The Pension Office will send a letter to the Member with the Manulife claim form for dependent life insurance (if applicable).

### ***Death of a Member After Retirement***

The Pension Office requires the following information:

- date of death of Member
- name of surviving spouse/partner, if applicable
- name and address of the Executor, if other than the spouse/partner

The Pension Office will send a letter to the spouse/partner or Executor providing details on any death/survivor benefits (if applicable) and provide the Manulife claim form for paid-up life insurance (if applicable).

### ***Death of a Spouse/Partner of a Member After Retirement***

The Pension Office should be provided with the date of death of the spouse/partner. The Pension Office will send a letter to the Member providing details on any death benefits and provide the Manulife claim form for paid-up life insurance (if applicable).

### ***Death of a Survivor in Receipt of a Pension***

The Pension Office should be notified of the date of death of a surviving spouse/partner and the name and address of the Executor. The pension office will send a letter to the Executor providing details on any death benefits.

### ***Marriage After Retirement***

If you become aware of a pensioner marrying after retirement, please advise him/her to contact the Pension Office as the Member may elect within 6 months of date of marriage to receive a reduced Pension, in order that the new spouse/partner may be eligible to receive a survivor's pension providing:

- the Member had 5 or more years of contributory membership at time of retirement, and no former spouse/partner of the Member would be eligible to receive the survivor's pension.

This election once made is permanent and irrevocable. If no election is made, the surviving spouse/partner of the Member shall not be entitled to a Pension.

***Child Allowance***

The Pension Office should be kept up-to-date on dependent children as there may be child allowance benefits payable.



# ACCOUNTING REMITTANCES

## Pension Contributions

In accordance with the Pension Benefits Act, contributions are required to be remitted to the Plan Administrator within 30 days of the month-end. The Executive Director is required to report to Financial Services Regulatory Authority of Ontario (FSRA) if the Participating Employer does not comply with the legislation. The Pension Office does not require a breakdown by individual Member on a monthly basis.

## Long Term Disability & Group Employee Premiums

Premiums are billed on or about the 7<sup>th</sup> day of each month and payment is due on receipt. Dioceses are required to pay as billed. Any adjustments to be made should be reported to the Pension Office.

## Annual Pension Contribution Report

Each Diocese is required to complete an annual pension assessment return in a manner prescribed by the Pension Office. The annual return must be returned no later than February 1<sup>st</sup> of the following year.

**Payments or remittances can be made by cheque or Pre-authorized Debit Agreement. The following are the payees for the various plans:**

<b>Plans</b>	<b>Payable to</b>
General Synod Pension Plan	The Pension Fund The Anglican Church of Canada
Lay Retirement Plan	London Life to be forward to: Great West Life 330 University Ave. Toronto, ON M5G 1R8 <b>Attn: Elly Rostami</b>
Group Employee Benefits	The Employee Benefits Plan The Anglican Church of Canada
Long Term Disability Plan	The Long Term Disability Plan The Anglican Church of Canada
Continuing Education Plan	The Continuing Education Fund The Anglican Church of Canada
Self-Insured Death Benefit	The Self-Insured Death Benefit The Anglican Church of Canada
Administration Expense	The GSPP Administration Expense Account The Anglican Church of Canada

## **PENSION OFFICE STAFF**

Sonia Bernard	Administrative Assistant	Ext. 203
Margaret Davidson	Manager, Pension & Benefits	Ext. 202
Kathy Edgar	Manager, Finance and Systems	Ext. 206
Nikeeta Mistry	Benefits & CEP Administrator	Ext. 210
Yvonne Ng	Pension & Benefits Administrator	Ext. 209
Emily Fe Honoridez	Senior Accountant	Ext. 214
Rekha Menon	Manager, Operational Records	Ext. 207
Judy Robinson	Executive Director	Ext. 201
Lynda Stricker	Pension & Benefits Administrator	Ext. 208
JoMarie Villaverde	Staff Accountant	Ext. 218

## **WHO TO CONTACT**

Death of a Member or spouse of a Member	Yvonne
Retirement estimates	Yvonne
Health/Dental Claims	Nikeeta/Yvonne
Long Term Disability Claims	Lynda
Short Term Disability Claims	Margaret
Retirement Applications	Lynda
Continuing Education Plan (CEP)	Nikeeta
New entrant enrollments	Nikeeta
Benefits billings	Nikeeta
Pension back service	Margaret
Marriage breakdown	Margaret
Accounting/payment enquiries	Emily/JoMarie
Annual Pension and CEP assessment returns	Kathy/JoMarie
Address changes	Sonia
Governance meetings	Rekha