

GROUP BENEFIT PROGRAM

CLERGY AND SYNOD

STAFF EMPLOYEES



ANGLICAN DI \oplus CESE MONTREAL

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General Information

This brochure provides an outline of your benefits program, including your rights and responsibilities. Clergy and Synod Office staff benefits are administered by Synod through the Human Resources department. All forms for enrolment, changes, termination, etc. are available from the Human Resources department and inquiries about any of the plans should be directed to this department.

You are responsible for notifying Synod of any change in family status (marriage, births, deaths, divorce, etc.). Please provide notice of change in writing (by regular mail or email), even if the change is a well-known fact within the Diocese.

Several of the plans require that you designate a beneficiary at the time you enrol. We recommend that you always opt for the “Revocable Beneficiary” option when initially filling out your application.

Except for Medical and Dental Claims, all forms are processed through the Human resources department.

Address:

Anglican Diocese of Montreal
Human Resources Department
1444 Union Avenue
Montreal, Quebec H3A 2B8
Telephone: (514)843-6577
Fax: (514)843-9083
Email: sbertrand@montreal.anglican.ca

This is a summary of the benefits offered by the Anglican Diocese of Montreal. In the event of any difference between the term of this summary and those of the contract which covers the benefits concerned, the terms of the contract will prevail.

Coverage Overview

Active stipendiary clergy and Synod Staff Employee of the Anglican Diocese of Montreal working, 21 hours or more per week on a regular basis, are eligible to participate in the following benefits plans:

- Life Insurance
- Dental Plan
- Health Plan
- Pension Plan
- Disability (both short and long term)
- Professional Development (National Continuing Education Plan)
- Clergy Assistance Program
- Maternity/Paternity/Parental Leave
- Vacation for Clergy
- Vacation for Lay Synod Staff

To obtain information on Retired Clergy or Other employee's coverage, please contact Human Resources.

Benefits

Life Insurance Plan

Basic Plan Insurance Plan (Mandatory)

Carrier: Manulife Financial

Benefit Amount: \$100,000, plus an additional amount of \$30,000

Cost:

- Contact your Diocesan Human Resources Manager for actual rates.
- Total premium paid by employer (Taxable Benefit to Employee)

Eligibility:

Your benefit amount terminates on the last day of the year in which you attain age 71 or retire, whichever is earlier. If you have been granted an exemption from the General Synod Pension Plan, insurance shall terminate when you attain age 66.

Evidence of Insurability:

None is required if enrolled within 30 days of becoming eligible.

Termination Age

At the last day of the month in which you attain age 70 or retire whichever is earlier.

Conversion privilege

Upon termination of your coverage, you may be eligible to convert the terminated insurance to an individual policy, without medical evidence. Your application for the individual policy, along with the first monthly premium, must be received by Manulife Financial within 31 days of the termination date. If you die during this 31-day period, the amount of Life Insurance available for conversion will be paid to your beneficiary, even if you didn't apply for conversion. For more information on the conversion privilege, please contact the Pension Office.

Additional Life Insurance Plan (Optional)

Coverage: Subject to a combined maximum of \$500,000

Benefit Amount: Increments of \$10,000 to a maximum of \$300,000

Cost:

- Contact your Diocesan Human Resources Manager for actual rates.
- Total premium paid by the employee

Eligibility:

Your benefit amount terminates on the last day of the year in which you attain age 71 or retire, whichever is earlier. If you have been granted an exemption from the General Synod Pension Plan, insurance shall terminate when you attain age 66.

Dependent Life Insurance (Optional)

Benefit Amount: \$2,000 spouse; \$1,000 each dependent child

Cost:

- Contact your Diocesan Human Resources Manager for actual rates.
- Total premium paid by the employee

Termination Age:

On the last day of the year in which the employee attains age 71, or retirement, whichever is earlier. If you have been granted an exemption from the General Synod Pension Plan, insurance shall terminate when you attain age 66

Additional Dependent Life Insurance (Optional)

Benefit Amount: Spouse - increments of \$10,000 to a maximum of \$300,000

Child - not applicable

Termination Age: On the last day of the year in which the employee attains age 71, or retirement, whichever is earlier. If you have been granted an exemption from the General Synod Pension Plan, insurance shall terminate when you attain age 66

Dental plan

Participation: Optional

Carrier: Manulife Financial

Cost:

- Contact your Diocesan Human Resources Manager for actual rates.
- 50% of the premiums are paid by the member

Eligibility: Up to age 70

Deductible: Nil

Dental Fee Guide: Current Fee Guide for General Practitioners for your Province of Residence

Benefit Percentage: 80%

- for Level I - Basic Services
- 80% for Level II - Supplementary Basic Services
- 50% for Level III - Dentures
- 50% for Level IV - Major Restorative Services
- 50% for Level V – Orthodontics

Benefit Maximums:

- \$1,000 per calendar year combined for Level I and Level II and Level III and Level IV
- \$1,000 per lifetime for Level V

Termination Age:

On the last day of the year in which the employee attains age 71, or retirement, whichever is earlier

For more information, please visit the diocesan website at www.montreal.anglican.ca under the section “Clergy Toolbox / Benefits”.

Health Plan

Participation: Mandatory

Carrier: Medavie Blue Cross

Cost:

- Contact your Diocesan Human Resources Manager for actual rates.
- 100% of the premiums are paid by the member

Eligibility:

- No termination age; at age 65* with RAMQ only
- Please note that everyone under age 65 who is eligible for a private plan is required to obtain at least the prescription drug coverage provided by that plan.

See below. For more information, please visit the diocesan website at www.montreal.anglican.ca under the section “Clergy Toolbox / Benefits”.

	<i>Drugs A - Bronze</i>	<i>Drugs B - Silver</i>	<i>Drugs C - Gold</i>
Deductible	Single \$25 / Family \$50	Single \$25 / Family \$50	Single \$25 / Family \$50
Coinsurance	70%	80%	90%
Card	Pay-direct	Pay-direct	Pay-direct
Definition of drug	List of the Quebec Universal Drug Plan (RAMQ)	Require doctor's prescription	Require doctor's prescription
Varicose injections	\$15 / visit	\$15 / visit	\$15 / visit
Cessation	No termination age At age 65* with RAMQ only	No termination age At age 65* with RAMQ only	No termination age At age 65* with RAMQ only
	<i>Health care A - Bronze</i>	<i>Health care B - Silver</i>	<i>Health care C - Gold</i>
Deductible	Nil	Nil	Nil
Coinsurance			
Other benefits	80%	80%	80%
Hospital & Emerg. out-of-country	100%	100%	100%
Hospital	Semi-private	Semi-private	Semi-private
Convalescence home	semi-private, maximum 90 days	semi-private, maximum 90 days	semi-private, maximum 90 days
Paramedical			
Acupuncturist	\$250 / calendar year	\$500 / calendar year	\$500 / calendar year
Audiologist	\$250 / calendar year	\$500 / calendar year	\$500 / calendar year
Chiropractor	\$250 / calendar year + \$50 for x-rays	\$500 / calendar year + \$50 for x-rays	\$500 / calendar year + \$50 for x-rays
Clinical psychologist & psychiatrist	\$250 / calendar year (combined max.)	\$1,000 / calendar year (combined max.)	\$1,000 / calendar year (combined max.)
Dietician	\$250 / calendar year	\$500 / calendar year	\$500 / calendar year
Massothesapist	\$250 / calendar year *	\$500 / calendar year *	\$500 / calendar year *
Naturopath & homeopath	\$250 / calendar year (combined max.)	\$500 / calendar year (combined max.)	\$500 / calendar year (combined max.)
Occupational Therapist	\$250 / calendar year	\$500 / calendar year	\$500 / calendar year
Osteopath	\$250 / calendar year	\$500 / calendar year	\$500 / calendar year
Physio. & rehabilitation tech.	\$250 / calendar year (combined max.)	\$500 / calendar year (combined max.)	\$500 / calendar year (combined max.)
Podiatrist	\$250 / calendar year	\$500 / calendar year	\$500 / calendar year
Speech Therapist	\$250 / calendar year	\$500 / calendar year	\$500 / calendar year
	* medical recommendation required	* medical recommendation required	* medical recommendation required
Laboratory analysis, x-rays, scanners, ultrasounds, MRI	\$750 / calendar year (combined max.)	\$750 / calendar year (combined max.)	\$750 / calendar year (combined max.)
IUD's	\$75 / 24 months	\$75 / 24 months	\$75 / 24 months
Orthop. shoes & podiatric orthoses	\$200 / calendar year (combined max.)	\$200 / calendar year (combined max.)	\$200 / calendar year (combined max.)
Elastic stocking	\$100 / calendar year	\$100 / calendar year	\$100 / calendar year
Hearing aids	\$300 / 36 consecutive months	\$300 / 36 consecutive months	\$300 / 36 consecutive months
Private duty nursing	\$5,000 / calendar year	\$5,000 / calendar year	\$5,000 / calendar year
Eye exam	\$50 / 24 consecutive months	\$50 / 24 consecutive months	\$50 / 24 consecutive months
Emergency out-of-country	Active members < age 65: 180 days Active members aged 65 but < 70: 60 days Retirees < age 70: 30 days	Active members < age 65: 180 days Active members aged 65 but < 70: 60 days Retirees < age 70: 30 days	Active members < age 65: 180 days Active members aged 65 but < 70: 60 days Retirees < age 70: 30 days
Travel assistance	Lifetime maximum of \$5,000,000	Lifetime maximum of \$5,000,000	Lifetime maximum of \$5,000,000
Trip cancellation insurance	\$3,000 / trip	\$3,000 / trip	\$3,000 / trip
Cessation			
Emergency out-of-country	Age 70	Age 70	Age 70
Other benefits	No termination age	No termination age	No termination age
* : Age 65 based on the individual's age (employee or spouse)			

Continuing Education Plan

A Continuing Education Plan (CEP) is offered in accordance with Canon XII of the General Synod of the Anglican Church of Canada. The Continuing Education Plan provides funds for the Continuing education of clergy and Synod Staff employees of the Anglican Church of Canada.

Eligibility:

All paid employee of the Diocese (Clergy and Synod Staff). Participation is mandatory to age 60 for all paid Clergy and Synod Staff. Persons who become eligible for an account with the Plan after reaching sixty years of age may choose to have or not to have such an account.

CEP Account:

An account for an eligible clergy or Synod Staff person will be opened on the first day of the first month after commencing continuous employment with the Diocese.

Contributions:

Benefits accumulate in your account at an annual rate of \$900 per year. The employer contributes 100%.

Use of CEP:

- An eligible employee may apply to the Administrator to obtain reimbursement for eligible education or training costs for his or her work, in respect of:
- expenses for any Continuing education program or course of study,
- the purchase of books or other study materials, or equipment,
- the purchase of computer hardware or software.
- ** Please note that Canada Revenue Agency (CRA) requires that all funds used in the Continuing Education Plan by the account holders must be for the benefit of the employer. In this regards, the Anglican Church of Canada has an administrative policy which says that accounts holders are not permitted to use the funds in their account within the three (3) months preceding the date of their retirement in order to satisfy the CRA's requirements.

Reimbursement:

The reimbursement to the applicant will be paid to the extent of 75% from the Fund in respect of the applicant's account.

Cessation of participation:

When an employee ceases paid employment with the Diocese, the employee's account will be frozen for a period of 12 months. If the employee resumes paid employment with a Member within 12 months his or her account will be reinstated at the level it was at when the employee ceased paid employment. If the employee resumes paid employment with a member more than 12 months after ceasing paid employment, a new account will be established.

Employees who retire are not eligible to make claims under the Plan, unless they continue to work in some capacity for a Member.

For further information, please call the Pension Office at (416) 924-9192/ toll free 1-800-265-1070, or consult their website at anglicanpension.ca.

Employee Assistance Program

Your Employee Assistance Program (EAP) is a confidential and voluntary support service. You can receive support over the telephone, in person, online, and through a variety of issue-based health and wellness resources.

You'll get practical, relevant support, fast and in a way that is most suited to your preferences, learning approach and lifestyle. There is no cost to you to use your EAP.

Immediate, confidential help is just a phone call away, toll-free, 24 hours a day, seven days a week: 1.844.880.9142.

General Synod Pension Plan

How the General Synod Pension Plan works

All General Synod pension benefits are paid from the Pension Fund of the Anglican Church of Canada. This Fund is made up of each employees' pension contribution (deducted from salary), the employer's pension contribution (paid in addition to the employee's contribution), and investment earnings on these funds. All contributions and investment earnings in the Pension Fund are used to provide benefits. The amount of pension a person receives depends how long the employee has been a member of the plan and the pensionable earnings during that time.

Plan:

Defined Benefit Pension Plan, designed to provide all eligible employees with retirement income.

Eligibility:

All Clergy and Synod Staff employees (with an established work week of at least 20 hours) are required to participate in the General Synod Pension Plan, the only exceptions being appointments which are of a temporary or casual nature, in which case arrangements may negotiated to waive participation.

Membership:

The plan is mandatory. All eligible employees automatically become members of the pension plan on the date of their employment, unless hired under a contract for duration of less than one year.

Contributions:

Premiums for contributions to the Pension Plan are paid by both employee and employer. As long as you are an active member of the pension plan, you are required to contribute a % of your pensionable earnings to the pension fund. Your contributions are automatically deducted from your pay and continue until you retire. Each month, your employer makes contributions representing a % of your pensionable salary. This contribution is not a taxable benefit.

For yearly contributions, please consult the Diocesan Human Resources department.

For more information, please visit the diocesan website at www.montreal.anglican.ca under the section “Clergy Toolbox / Benefits”. The General Pension Plan brochure is also available from Human Resources.

Short Term Disability Supplemental Unemployment Benefits Plan (SUB)

The following are the terms and conditions of the Diocesan Supplemental Unemployment Benefits Plan (SUB):

- Coverage under the Plan is extended to all active clergy in the Diocese holding a license and to all Synod Office employees.
- The combined Employment Insurance (EI) and SUB benefits payments, together with any other earnings, will amount to, but not exceed, 95% of the employee’s regular weekly earnings, up to the maximum earnings insurable for EI purposes.
- Benefits are payable for a maximum of 15 weeks.
- The Plan will supplement employment insurance benefits received by an employee for unemployment caused by
 - Sickness or injury,
 - Temporary shortage of work
 - Maternity Leave / Paternity Leave
- Employees must apply for and be in receipt of EI Benefits before SUB becomes payable. Employees who are not in receipt of EI benefits are not eligible for SUB payment unless the non-receipt is due to one of the following reasons
 - Insufficient insured weeks to qualify for EI, or
 - Serving the EI waiting period.
- Employees do not have any vested rights to the SUB plan, except for supplementation of EI benefits for periods of unemployment as set out in the Plan.
- Payment in respect of guaranteed annual remuneration, deferred remuneration or severance pay benefits will not be reduced or increased by payments received under the Plan.
- The employee must provide the employing parish, or Synod Office, with proof or receipt of EI benefit (cheque stub).

- Accounts of the Plan will be maintained separate from the regular payroll records of the Diocese of the SUB Plan will be financed out of the employer's general revenues.
- The Diocese will inform Human Resources Development Canada of any changes or modifications to the Plan within 30 days of the effective date of such changes or modifications.

Long-Term Disability (LTD) Plan

If your employer participates in the Church's LTD plan, you must join the plan after 30 days of continuous employment. Your employer pays the cost of providing this coverage. You must also make a small contribution to the prior plan, by payroll deduction.

When Benefits are Payable

You are eligible to receive LTD benefits if you have been continuously sick or disabled and unable to work, for a period of 119 days.

LTD Benefits continue until you are no longer disabled, reach age 65, retire or die, whichever occurs first. For the first 18 months, benefits are paid by the Pension Office. After that, benefits are paid by Oncidium (effective Nov. 1, 2016).

You will only receive LTD benefits if you are totally disabled. This means you cannot perform the duties of your own occupation during the 119-day waiting period and the following 24 months. After 24 months, you are considered totally disabled only if you cannot do any job for which you are suited by education, training or experience.

Your monthly Benefit

Your monthly LTD benefits payment is taxable, and is calculated as 60% of your monthly salary.

The maximum monthly benefit you can receive is \$10,000.

Your benefits from the LTD plan will be reduced by:

- Any disability benefits you receive from another plan, including Canada/Quebec Pension Plan (CPP/QPP) and Worker's Compensation

- 60% of the value of the Church housing or housing allowance provided during disability.

For more information, please visit the diocesan website at www.montreal.anglican.ca under the section “Clergy Toolbox / Benefits”.

Maternity, Paternity and/or Parental Leave

The policy of the Diocese complies with the Act respecting Labour Standards in Quebec. It should be noted that there are differences in timelines and policies in regards to the Act and the Quebec Parental Insurance Plan (QPIP). This policy applies to all licensed stipendiary clergy and synod office staff.

Under the Québec Parental Insurance Plan, benefits are paid to support the income of an employee (female or male) who is absent from work after the birth or adoption of a child. In all cases, the legislation supersedes any information contained here. For more information about the QPIP, you can contact the *Customer Service* at any time, at one of the following numbers: Throughout North America, toll free: 1-888-610-7727.

Application for benefits

1. Obtain a medical certificate in either of the following forms:
 - letter from the doctor giving the expected date of birth; or
 - copy of the first statement received from Quebec Parental Insurance Plan (QPIP).
2. Claimants must give at least 4 weeks written notice to the Bishop and churchwardens in the case of clerics, and the Director, Human Resources in the case of Synod Office staff, indicating the intended commencement and ending dates of the pregnancy and/or paternity/parental leave period, and enclose a copy of the medical certificate.

Pension and benefits

During the leave of absence the General Synod Pension Plan will continue to be required, as well as the other benefits. The claimant's contributory portion of the pension and other benefits will be deducted from her/his/their total income for the period

immediately preceding the commencement of the Pregnancy/Paternity/Parental leave or payable by postdated cheque. The claimants will be permitted to continue to remain in housing provided by her/his/their parish, or to receive Housing Allowance, under the same conditions that previously pertained before the commencement of their leave. Travel allowance will not be paid during the Pregnancy/Parental leave.

Administrative considerations for parishes

1. Within one month following the date of notification of leave by the claimant, the Bishop will meet together with the clergy, the Archdeacon, and the Pregnancy/Parental Advisory Committee of the parish.
2. During this month, the clergy and the Pregnancy/Parental Advisory Committee (consisting of the wardens and other parish members) will meet to identify parish ministries that need to be sustained during the Leave period.
 - During this month, the Bishop will identify possible substitute clergy candidates for some of the ministry in the parish.
 - As all parishes are different, this document cannot legislate how much "other" pastoral ministry is sufficient for a parish ("other" being whether this ministry comes from within or without the parish). The pastoral leadership of the parish, as outlined in 1 above, is responsible for this. If the parish has problems meeting their financial obligations, application for assistance may be made to the Diocese through the Bishop.
3. Parishes are encouraged to have all aspects of the Pregnancy/parental leave arranged no later than one month prior to the commencement of the Leave.

Maternity/Paternity Leave

1. Maternity and Paternity leave will be a condition covered by the Diocesan Supplemental Unemployment Benefit (SUB) Plan.
2. The cleric will also qualify for benefits under the SUB Plan, to a maximum combined total of 95% of stipend for a maximum of 17 weeks (maternity leave) or for a maximum of 5 weeks (paternity leave) once qualifying for unemployment insurance benefits.

3. A pregnant cleric must give notice to her parish, with a copy to the Bishop's Office, at least 4 weeks before commencement of maternity leave. Such notice must include a medical certificate attesting to the pregnancy and the due date. This notice period may be reduced if health requires her to leave work sooner than expected.
4. Distribution of the maternity leave, before and after birth, shall be decided by the cleric and shall include the day of birth.
5. A cleric giving birth to a stillborn child after the beginning of the 20th week preceding the due date, shall also be entitled to such maternity leave for a period of up to 18 weeks.
6. A priest on maternity/paternity leave shall be entitled to continue occupying a rectory during such leave or to continue receiving rent-free accommodation or housing allowance, if applicable, from her employer. No travel expense shall be paid during the period of leave.

Parental Leave

1. The father and the mother of a newborn, and the person(s) who adopt a child are entitled to a parental leave without pay. The parental leave can be paid according to the terms and conditions of the Québec Parental Insurance Plan and be shared between the two parents (for more detail please see Appendix XVI). **There is no employer subsidy for parental or adoption leave.**
2. The person who adopts the child of the spouse will also be entitled to this parental leave and will be able to receive the stipulated allowance.
3. The parental leave cannot begin before the week of the birth of a newborn or, in the case of an adoption, before the week in which the child is entrusted to the employee. It can also begin in the week in which the employee leaves work to go outside Québec in order for the child to be entrusted to him.
4. The parental leave can be taken after a notice of at least four weeks indicating the date of the start of the leave and the date of the return to work has been given to the employer. This notification period may be less in certain cases.

5. At the end of a parental leave, the employer must reinstate the employee in his/her usual position and give him/her the same wages and the same benefits to which he/she/they would have been entitled had he/she/they remained at work. If the position has been abolished, the employee retains the same rights and privileges that he/she/they would have enjoyed had he/she/they remained at work.
6. Moreover, the employee's participation in group insurance and pension plans must not be affected by his absence, provided that he/she/they pays the contributions required under these plans and that the employer pays its share. This leave shall not affect the priest's years of ministry for purposes of the minimum stipend scale.

(In the event that the government legislations is superior to this policy, the legislation will apply. For more detailed information visit the Québec Parental Insurance Plan website).

Vacation for clergy

Annual Vacation - Maximum: 4 weeks (4 Sundays)

- a) The Parish must grant the clergy one month paid vacation annually (January 1 to December 1) and will cover the expenses for supply clergy or lay readers. For clergy hired within the year, the vacation period will be prorated.
- b) Appropriate notice of vacation must be given to the Wardens or appropriate authority so that coverage can be ensured.
- c) Vacations must be taken annually. Vacation time cannot be accumulated from year to year.

Winter Break – Maximum: 1 week (1 Sunday)

The intent is to provide time off for Parish clergy who, due to the number of services and demands at Christmas and Easter, are unable to observe the statutory holidays. To obtain the maximum time off, the individual must have been employed during both the Christmas and Easter periods. Winter breaks shall be scheduled in consultation with the Churchwardens, but shall not be taken during Holy Week.

In the event that a statutory holiday falls on a cleric's day off or vacation day, an additional day will be given. Total time is 5 weeks and 5 Sundays

Vacation for Lay Synod Staff

Vacation time is calculated on the basis of time worked between January 1 and December 31

Vacation time may be taken on an earned basis (i.e. for those entitled to 4 weeks: 1.67 days per month is earned).

All vacation time will be strictly recorded on individual vacation tracking records, maintained regularly; so that upon departure from the Synod Office vacation time owing is based on vacation time not used, up to a maximum of 6 weeks (5 regular vacation weeks, plus one carried over) for those entitled.

Vacation is earned as follows:

During the first year of service as of January 1st, employees are entitled to four weeks of vacation. After ten years of service, the employee is entitled to five weeks.

Vacation times should be arranged with one's supervisor with adequate notice (two weeks preferred) in order to ensure that sufficient coverage is provided at all times and so that the departmental deadlines can be respected. Once approved, one must then report their vacation time to Human Resources at which time it will be recorded on the individual's vacation tracking sheet, then posted on the Internal web calendar by the individual— to ensure that vacation time can be properly recorded.

In the interest of wellness, all staff are expected to take their vacation entitlement in the year in which it is earned. However, in the event that an employee is unable to utilize their allowed vacation time, they are able to carryover forward a maximum of 5 days to the following year, unless alternative special permission is granted by their supervisor.

In the event of staff on LTD and were unable to take their vacation prior to receiving LTD, their vacation will be paid out at the staff member's request or by December 31 of the year in which it was earned, whichever is earlier.