

Understanding the Benefit Enrollment Process

When will I receive details regarding my benefit enrollment? This is a question that employees who are newly eligible for benefits often ask. The short answer: approximately four weeks following the date the benefit contributions are reported to the [Benefits Centre](#). Benefit contributions are reported to the Benefits Centre around the third business day of the month following deductions coming off employees' pay for pension and Long-Term Disability.

Below you'll find information to help clarify the enrollment process and where additional details can be found.

Eligibility

Participation in the pension and benefit plans is mandatory and a condition of employment for all employees working for employers participating in The United Church of Canada Pension and Benefit Plan, working full-time or part-time, 14 or more hours per week (on average) in aggregate across all employment. Ministry personnel are eligible for coverage on the date of hire with no waiting period. For lay employees, eligibility begins either on the date of hire or the first of the fourth month following the date of hire, at their employer's discretion.

Employee and Employer Contributions

Pension: Both the 6 percent employee and 9 percent employer contributions help to fund the cost of your future pension under the plan.

Benefits: The employer pays the cost of all benefit coverages with the exception of the following employee-paid benefits:

- Long-Term Disability Coverage
- any optional coverages, including Optional Life Insurance, Optional Spousal Life Insurance, and/or Optional Accidental Death and Disability.

[The Benefits for Active Members: Summary of Coverage](#) can be found on the Benefits Centre website. Benefit premium information can be found on the [Pension and Benefits Deduction page](#).

Notification of Contributions

The Benefits Team receives notification of all contributions made to the pension and benefit plan. This payroll report is received within the first week following the month in which contributions were made. A detailed review of this report is completed, at which time newly eligible employees with contributions are identified and enrolled in the benefit plan.

Effective Date of Coverage for Benefits

The effective date of coverage is not only based on the eligibility date but also on the month in which benefit contributions are made.

Welcome Letter

A Welcome Letter is mailed to employees who are newly enrolled in benefits. This letter is mailed to the employee's home address and contains important information such as

- Member ID
- links to GreenShield to register online
 - allows employees to submit claims online
 - allows them to print a temporary GreenShield card
- links to where additional benefit information can be found
- required documents such as dependent enrollment form and beneficiary forms

Estimated Time Lines

The following charts provide a breakdown of the estimated time for benefit enrollment as well as the date at which the Welcome Letter is mailed.

Scenario 1: Benefit Contributions Received during the Month of Eligibility

Event	Benefits with No Waiting Period	Benefits with a Waiting Period
Date of hire	June 1	June 1
Date of first payroll contribution	June 15	September 15
Contribution report received by Benefits Centre	3 rd business day of July	3 rd business day of October
Effective date of coverage	June 1	September 1
Date enrollment details are provided to insurance carrier	July 25	October 25
Date Welcome Letter is mailed	July 25	October 25

Scenario 2: Benefit Contributions Received Outside the Month of Eligibility

In some cases, benefit contributions are not received during the month of eligibility. If this is the case, the enrollment will be delayed as outlined in the following example.

Event	Benefits with No Waiting Period	Benefits with a Waiting Period
Date of hire	June 13	June 13
Date of first payroll contribution	July 15	October 15
Contribution report received by Benefits Centre	August 5	November 7
Effective date of coverage	July 1	October 1
Date enrollment details are provided to insurance carrier	August 25	November 25
Date Welcome Letter is mailed	August 25	November 25