ISSUE 63 | JANUARY 2021

connex

IMPORTANT UPDATES FROM MINISTRY AND EMPLOYMENT

Please circulate to ✔ Treasurer ✔ M&P Committee ✔ Ministry Personnel ✔ Lay Employees ✔ Church Board/Office

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Changing How We Stay in Touch

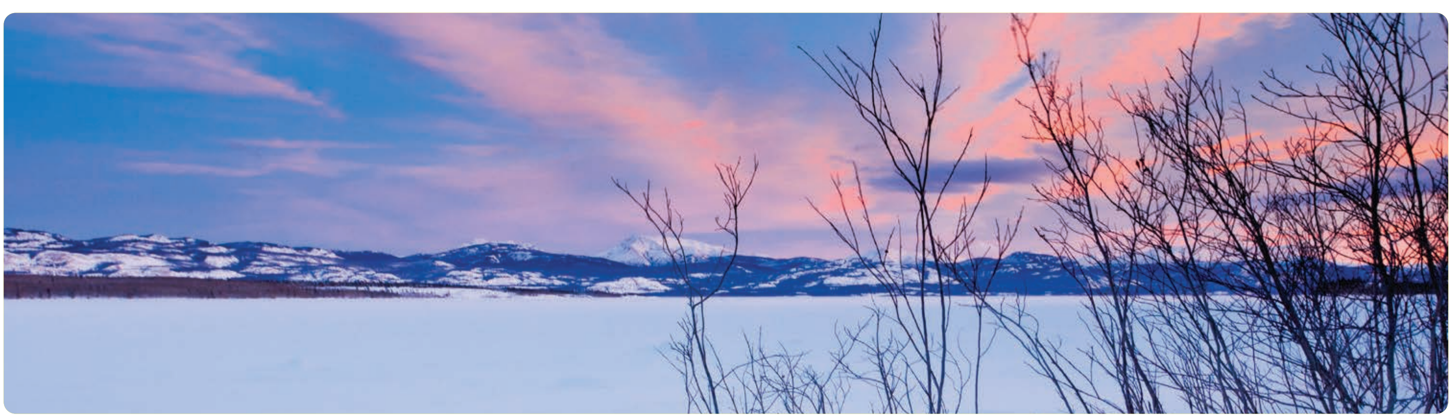
When *Connex* was launched in 2004, it was cutting edge: pushing out to the thousands of people working in the church and to thousands of church leaders across the country regular news and information about all things ministry and employment. More than 16 years later, *Connex* is no longer cutting any edge.

Today, especially in these COVID days, the information you need changes rapidly. Often more rapidly than we can commit ink to paper and stamp to envelope. Our multiple audiences—retired and active pension plan members, ministers, volunteers, staff, and communities of faith—have very different and specific information needs. One communication vehicle, this newsletter, is not up to the task.

So, this 63rd issue of *Connex* is the last. Appointed members and staff are developing new communications vehicles. With ChurchHub and the interim pension and benefits administration system, we have more reliable databases of electronic contacts for our readers. Focused, specific bulletins and news will come to you electronically. For those who are not online, we will develop print communications that focus on your specific needs.

Stay tuned: We will be in touch soon!

—Alan Hall, Executive Officer, Ministry and Employment



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Your Benefit Plans

Benefit plan members received a letter in early October advising that premiums will increase beginning in 2021. The reality is that the cost of claims paid from both the retiree plan (health and dental) and the active member optional plan far exceed the premiums that are collected for them.

Collectively, our plans are estimated to incur a deficit of $3.2 million in 2020. The current deficit (like those in earlier years) is being covered by draws from the reserves accumulated by the plans. Based on current projections, these reserve funds will be depleted before 2024.

While we are continuing with the same coverage in 2021, premiums will have to increase. Here is what this means for you.

For Those Currently Employed

Effective January 1, 2021, you will notice an increase in your premiums that is greater than in past years. Refer to the table for 2021 rates.

Effective January 1, 2022, further changes are likely to come into effect after a full review of the features and costs of our optional (employee-paid) health and dental plan. Any proposed changes would require approval of the General Council Executive before coming into effect in 2022.

For Pensioners

Over the next five years the premiums for pensioner benefits will be increasing by 13.7% per year in order to move the plans to being fully self-funded by 2025. Refer to the table for 2021 rates.

Group Insurance Premiums for 2021

Benefit Category	Paid By	Rate for 2020	New Rate for 2021
Restorative Care Plan: EN22	Employer	1.13%	1.35%
Employer Indemnity: EN23	Employer	0.12%	0.14%
Pension Contributions: EN26	Employer	Unchanged	
BASIC Benefits (health, dental, life-insurance): EN27	Employer	5.45%	6.51%
Pension Contributions: DN02	Employee	Unchanged	
Long-Term Disability: DN19	Employee	3.33%	4.35%
Optional Life: DN22	Employee	Unchanged	
Optional Spousal Life: DN23	Employee	Unchanged	
Optional AD&D: DN24	Employee	Unchanged	
Optional Health and Dental: DN25	Employee	Single/month: $45.58 Family/month: $129.81	Single/month: $68.37 Family/month: $194.72
Pensioner Health and Dental	Pensioner	Single/month: $60.40 Family/month: $121.84	Single/month: $68.67 Family/month: $138.53

Our Members Ask

Can I opt out of the Optional Health and Dental or Pensioner Health and Dental Plan in view of the increased premiums?

We understand your frustration with the costs/benefits of the plans but are unable to allow you to opt out as it further jeopardizes the affordability of the plans for those who remain. Please be assured that we are doing everything possible to control costs so the plans remain affordable and sustainable in the future.

What options are being considered given that the number of churches is shrinking and our plan membership is aging?

After thorough review and careful consideration, a strategy to eliminate the current deficit and improve the sustainability of our plans on an ongoing basis was developed. The first step is to increase premiums a little each year until the premiums are sufficient to cover the claims cost and make the plans sustainable. The next step will be to review the Optional Health and Dental Plan design in 2021.

Why don't we go to a new insurer and negotiate a better rate?

We "self-insure" our health and dental plans. This means we have not bought an insurance company product but cover the benefits that members claim from the premiums that are collected. Green Shield only adjudicates and administers our plan.

Interim Benefits Centre Website

Now that administration of The United Church of Canada pension and benefit plans has moved in-house, we have created a separate benefits centre website at www.uccan-benefitscentre.ca. We encourage communities of faith and plan members to visit this site for information about the plans.

Notable pages to visit include:

- News: updates from the team and our benefits partners about resources available to plan members.
- FAQs: please have a look at the frequently asked questions we receive from plan members before contacting the Benefits Centre directly with your questions.
- Library: documents and forms relating to active member pension and benefits administration, as well as forms related to retirement and termination benefits from the pension plan.

We are continuing to add valuable content, so please check back regularly to monitor our efforts in delivering a website that will help improve your understanding of the plans offered and answer any questions you might have.

Payroll: Treasurers and Year-End

The Pastoral Charge Payroll Service webpage now includes 2020 year-end information and quick reminders for treasurers. It contains links and downloads to the pastoral charge payroll form, 2021 minimum salaries and allowances, cost of living groups, budgeting and calculator tools, a link to the new benefits centre site, and much more.

Please visit www.united-church.ca/leadership/church-administration/pastoral-charge-payroll-service.

And yay! We are finally getting a major upgrade of our payroll service that is being rolled out through 2021. Your treasurer or payroll administrator has the details.

Questions or Need Assistance?

- **ADP Client Services:**
  Phone: 1-877-377-4784
  Fax: 1-877-701-7329

- **GCO Payroll Client Service Team:**
  Local: 416-231-7680, ext. 2029
  Toll-free 1-800-268-3781, ext. 2029
  E-mail: pastoralchargepayroll@united-church.ca

Investors Target Racist Business Practices

In July, over 200 corporate leaders across Canada participated in the inaugural BlackNorth Initiative Summit and pledged their organizations to policies and specific targets to address systemic anti-Black racism. Among the participants were Canada's top decision-makers in business from a broad range of sectors, including major financial firms and institutional investors. Together, the coalition of business leaders represent $1 trillion—or more than a third of the Toronto Stock Exchange's total market capitalization.

Setting and achieving targets for more representative corporate leadership is long overdue. Although Canadian firms have started to appoint more women to boards and into senior leadership roles, Canada's corporate titans remain overwhelmingly straight, White, and male. This points to systemic racial inequality in hiring and promotion practices. Canada's gender wage gap is also a persistent problem, with a disturbing racial element: Indigenous women's wages lag non-Indigenous men's wages by 35 percent, and racialized women lag non-racialized men by 33 percent.

According to SHARE researcher Shalini Ramgoolam, corporate leaders need to "think critically about how their business models contribute to racist systems." More specifically, "How do their products, research and development, marketing strategies and supply chains work to create, reinforce or dismantle systems of oppression?" Investors have an important role to play to hold companies accountable to their newfound pledges and targets. "In next year's proxy season, investors will be monitoring which companies report on their progress to create truly inclusive teams," says Ramgoolam.

The United Church pension plan actively votes its proxies at corporate meetings through SHARE and is a partner with SHARE—the Shareholder Association for Research & Education—in its 2021 Engagement Plan. Anthony Schein, Director of Shareholder Advocacy, says, "SHARE will be asking companies to take a look at their own policies and oversight and to address areas where, whether intentionally or not—their actions are contributing to systemic racism." Through SHARE, the pension plan will push those companies to take concrete action to address their findings.

—Adapted with permission from Shalini Ramgoolam, "How Canadian investors can take action against systemic racism," July 24, 2020, share.ca/blog; and SHARE, 2021 Engagement Plan.

Photo: © Artur Szczybylo | Dreamstime.com

CONTACT US

Connex is the newsletter of the Ministry and Employment Unit at the 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. 2029
pastoralchargepayroll@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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SUPPLEMENT TO
CONNEX 63
JANUARY 2021

Office of Vocation Update

It's been two years since the creation of the Office of Vocation on January 1, 2019. The Board of Vocation, which is the governance part of the Office of Vocation, has provided feedback on resources, made policy, convened one appeal committee and one formal hearing committee, and had numerous conversations about increasing diversity through our appointment processes as part of our commitment to be anti-racist.

Recently the Board of Vocation has clarified the Registry of Accredited Ministry Personnel (*The Manual 2019,* E.2.4). Those ordered ministers who are both in good standing (*The Manual 2019,* J.2.3) and have met the standards for accreditation are on the registry and therefore eligible for appointment or call.

Ministers from Other Denominations

We have developed new procedures for clearing credentials for ministers from other denominations. The Admission Board has worked hard in its first year conducting 24 interviews, 8 of them final interviews with Admission Ministers being received into the Order of Ministry of the United Church, and 16 initial interviews. Sadly, the closure of the US–Canada border and travel restrictions have had an effect on how comfortable communities of faith feel with the search process. The timeliness of immigration is also affected, resulting in 27 ministers being in the admission process, 18 searching, and 3 with positions but facing immigration delays.

Candidates for Ministry

For those who like statistics, the seven Candidacy Boards have conducted 361 interviews in 18 months. Half of these interviews were for guidance or benchmarks. Eighty-three people showed promise, with 54 becoming new candidates. Eleven candidacy processes have been terminated, one of which is being appealed to the Judicial Committee.

Response and Remedial Committees

The Response and Remedial Committees worked with 21 ministry personnel. Seven matters were inherited from the former presbyteries and Conferences. All but one is now resolved. The Response Committee has ordered six reviews and nine investigations in response to written complaints and asked the regional councils to do further work on two other matters.

The Remedial Committee has restored the standing of 12 ministers through directed programs or unfounded allegations and is currently working with two ministry personnel in directed programs. They negotiated two memoranda of agreement for future functioning in ministry, and four minutes of settlement for the Discontinued Service List (Voluntary).

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Credentialing Committee

The Credentialing Committee has designated or redesignated 10 intentional interim ministers and 36 new educational supervisors, conducted two interviews for change of ministry stream, has their first request for readmission, and is taking on partnering with the military chaplaincy for accreditation. The Office of Vocation has 85 designated intentional interim ministers and 419 designated educational supervisors.

Standards for Accreditation Committee

The Standards for Accreditation Committee has approved the following standards:

- Learning Outcomes for Admission Ministers
- Standard of Online Racial Justice Training
- Learning Outcomes for the Ministry of Supervision Training
- Learning Outcomes for Personal and Professional Boundaries for Church Leaders Training

An area of work in progress is standards for continuing education and the professional development of ministry personnel. This includes recent work from the 43rd General Council asking for mandatory training for ministry personnel in the areas of mental health, anti-homophobia, and post-colonial learning.

The Office of Vocation, through a newly established Communications Working Group, is creating ways to reach out to ministry personnel, this being the last issue of *Connex*. Thank you for accessing the website for further information about the Office of Vocation.