

Please circulate to

- Treasurer
- M&P Committee
- Ministry Personnel/  
Lay Employees
- Presbytery Personnel/  
E&S Rep.
- Church Board/Office



# connex

IMPORTANT UPDATES FROM PC-MEPS

ISSUE 37 | DECEMBER 2013

In this  
issue

- Claiming Medical Expenses at Tax Time ■
- 2014 Benefits Coverage Changes ■ Online Green Shield Services ■

## Take Time to Enjoy the Gifts of Christmas

by Elizabeth Brown

Did someone get the Advent candles? Will the tree be decorated in time for the concert? We're on our way to sing carols—is the youth group ready? Does that committee have to meet five days before Christmas Eve?

Does this sound familiar for your church community? Advent and Christmas are very busy seasons in the church and the world. I can't count the number of times that I woke up on Christmas morning totally exhausted and wondering where the month of December went. Over time this has changed, but usually somewhere in the middle of the season I begin to feel overwhelmed.

I've learned many things to help me work through this amazing time in the church year because for me, it's easy to become lost in the busyness and lose sight of the holy moments. It's good to be intentional about finding balance and peace, especially in this time of year.

The Permanent Committee on Ministry and Employment Policies



Exercise is a great way to manage stress! Elizabeth Brown skates at The Forks in Winnipeg.

and Services (PC-MEPS) is made up of folks, lay and paid accountable, who know all about this. We have lived it. We know that during Advent and Christmas we are particularly vulnerable to “doing” rather than “being,” and that our minds and hearts are often totally consumed. No one needs a late pay cheque or the sense that no one cares at the end of the year. We realize that a good balance—walking that fine line between doing and being—is essential for our well-being.

We encourage people to make time and space for whatever it is that nurtures your spirit. Find a quiet corner and read; take a walk in creation; pause and reflect on our blessings; have some fun! We can't promise to change the reality we all live with, but we do understand.

May you find your balance this Advent and Christmas season.

—Elizabeth Brown is a PC-MEPS member from Winnipeg, Manitoba.

### Stressing out?

Ministry and lay personnel with benefits have access to the Employee Assistance Program at Shepell.fgi.

Access this service 24/7 online at [www.shepellfgi.com](http://www.shepellfgi.com) or call 1-800-461-9722.



## Online, Automatic Services from Green Shield

Automatic deposit is a common method of ensuring that payment for any number of things is deposited into bank accounts quickly. Green Shield, the United Church's health and dental insurance provider, offers this service to members.

It is easily arranged by contacting Green Shield directly, and members can have claims paid in as little as 48 hours! As winter weather presents challenges to getting out, signing up can ensure you don't have to wait to receive your reimbursement.

Another perk available, if applicable, is online submission for medical costs. These are limited to specific and ongoing treatments, such as counselling, chiropody treatment, prescription contact lenses, and orthodontic monthly fees. The full list is available from the website [www.greenshield.ca](http://www.greenshield.ca), where you can also check when you are next eligible for various treatments, including dental appointments.

## Changes to Coverage Levels for Expenses

Green Shield Canada, the United Church's health insurance provider, often adjusts its coverages in accordance with various provincial health guidelines. Recently, a change to diabetic test strip coverage caught a member off guard because the amount covered by Green Shield was changed to comply with provincial guidelines. The United Church was not informed of this change. It was flagged by that member when they tried to use their drug card to purchase the supplies; they called our office with the update.

When something like this happens, it's important to contact Green Shield directly to confirm the details. Green Shield will be able to direct you on how to proceed with your claim for reimbursement.

Generally speaking, members are responsible for managing health insurance claims for their individual circumstances. Ministry and Employment unit encourages members to contact Green Shield to ascertain coverage levels for any costly medical expense. Although a predetermination of benefits (or a quote of what will be paid by the insurer) is recommended for an expenditure of over \$300, any procedure or expense can be confirmed by contacting Green Shield directly: 1-888-711-1119.



## Annual ADP Year-End Payroll Communication

If you have not received your annual ADP year-end communication, please contact [MinistryandEmployment@united-church.ca](mailto:MinistryandEmployment@united-church.ca) or phone 1-800-268-3781 ext. 3161 or 3417.

This important communication provides:

- reminders for 2013/2014
- a summary of important dates for year-end processing
- a 2014 to-do checklist
- the most current version of the New/Change Employee Sheet

# Health and Dental Benefits Coverage Changes in 2014

Each year, the Permanent Committee on Ministry and Employment Policies and Services (PC-MEPS) reviews requests from members and general trends in benefits coverage. The benefits plans are adjusted to accommodate these requests and trends, as much as is affordable. **Health and dental premiums for 2014 are not increasing from 2013.** (Please see “Claiming Medical Expenses at Tax Time” below.)

There are four areas of coverage that were changed for 2014:

**Cost of Living Adjustment (COLA):** For members on long-term disability (LTD), recognizing the impact of cost of living for those members receiving benefit payments, an increase of 1.5 percent to the paid LTD benefits will be implemented effective Jan. 1, 2014, to coincide with an adjustment in minimum salary levels.

**Deductible:** Acknowledging that it can be a challenge to meet the \$500 deductible level for core members each year, the policy has changed so that should the deductible be met solely from claims made in December, the deductible will be met for the following year. This comes into effect December 2013.

For members who retire mid-year and have not yet met the deductible, the balance (of the deductible submitted as an active member) held at retirement is transferred to the pensioner plan to help members meet the deductible for the pensioner plan in the year of retirement.

**Hearing Aids:** The benefit for analog and non-conventional hearing devices is increased by \$500, from the original coverage level of \$1,500 to \$2,000, although the application of the reimbursement is done across three areas; in all cases, a Predetermination of Benefits (quote on coverage for the expense) is recommended. The additional coverage is intended to mitigate the cost of more expensive digital devices.

**Moving to Green Shield “Reasonable and Customary” Coverages:** When the United Church moved to Green Shield for paramedical services, the “reasonable and customary” coverage that applied to coverage from Manulife (the previous insurance carrier) was maintained to manage the transition. Reasonable and customary coverage means commonly charged or prevailing fees for health services within a geographic area. At the time, the Green Shield coverages were in many cases less than that of Manulife. In the interim years, the reasonable and customary coverage recognized by Green Shield is now equivalent to or better than Manulife levels for most paramedical services (e.g., massage therapy).

## Claiming Medical Expenses at Tax Time

To keep health and dental coverage affordable for the United Church to provide to ministry and lay personnel, the plan coverage for members is modest. But money you pay out-of-pocket for medical issues can be claimed on personal income tax returns as medical expenses. This includes the premiums paid by pensioner members and active members with optional coverage. Details on claiming medical expenses on your income tax are available in your personal tax guide, or by contacting Canada Revenue Agency.

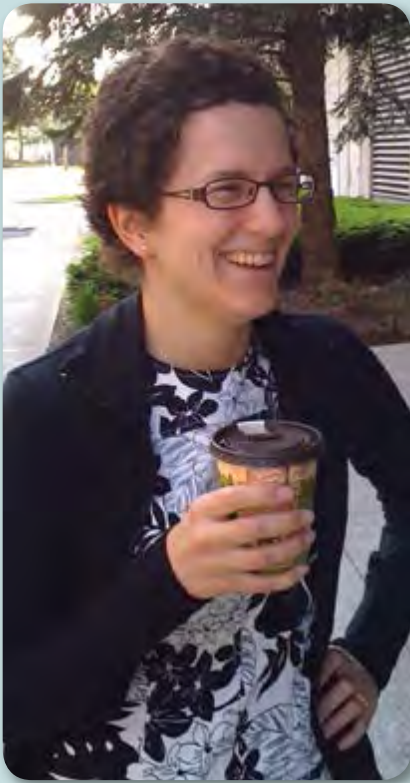
Here’s what to do:

1. On your T-4 or T-4A form, look for the box that shows the premiums paid for employer-provided benefit coverage; in the past they have been in Box 85 (Active) or Box 135 (Pensioner).

2. Balances not paid by Green Shield, or any other insurance company, can be claimed as medical expenses. On the Green Shield website, you can get a summary of the year’s claims for your records. Call Green Shield for assistance at 1-888-711-1119.

It’s important to have paperwork to confirm these cost claims in the event of an audit.





## On Sabbatical: Wendy Cranston

Wendy Cranston, the Program Coordinator for Ministry Personnel Administration in the United Church's Ministry and Employment unit, is taking a three-month sabbatical this fall to study the larger theme of identity: personal, professional, and the identity of the United Church.

Wendy has had direct input into the current efforts attempting to discern the identity of the United Church, including the Comprehensive Review. She has been involved in pilot projects for improved pastoral relations and candidacy policies and continues to study how the church understands ministry and what is meant by United Church membership. Wendy is using this sabbatical period to determine how to support this work.

Other areas of focus for Wendy's sabbatical: What is the missional basis for the structure and policy of the United Church? How do local ministries and the denomination relate to one another?

Sabbaticals are an important aspect of continuing education for qualifying paid, accountable leaders of the United Church. Learn more: [www.united-church.ca/minstaff/pastoral/leaves/sabbatical](http://www.united-church.ca/minstaff/pastoral/leaves/sabbatical).

Follow us on Twitter!  
@UCCan\_MandE



### Treasurer Tip

Do you have a lay employee on short-term disability? Be sure to indicate on the New/Change Employee sheet that the member is "Inactive" and "STD." Any other coding could result in the member losing benefits! Contact Ministry and Employment with any questions.

### E-mail Notification

To receive e-mail notification about *Connex* (four messages per year), please ensure your e-mail address is correctly noted in your Benefits Centre profile.



**Pensioner Members:** Call the Benefits Centre at 1-866-859-5025.

**Active Members:** Call the Benefits Centre at 1-866-859-5025, or go online at <http://ybrcanada.hewitt.com/ucc> and update the field.



Need  
**connex**  
help?

*Connex* is the newsletter of the General Council Permanent Committee on Ministry and Employment Policies and Services (PC-MEPS) and of the Ministry and Employment unit.

For additional copies to circulate to your M&P committee, church board, congregation members, or presbytery representatives, or to comment on *Connex* or suggest topics for future issues, please contact the editor:

c/o PC-MEPS / The United Church of Canada  
3250 Bloor St. West, Suite 300, Toronto, ON M8X 2Y4

E-mail: [MinistryandEmployment@united-church.ca](mailto:MinistryandEmployment@united-church.ca)

Phone: 1-800-268-3781 ext. 3161

130282