Annual Benefits and Pension Training Session

April 29, 2025

Archdiocese of Vancouver

Agenda:

1. CALL TO ORDER, OPENING PRAYER, AND WELCOME (9:15)
2. Topic/Agenda discussion

   - Quick benefits and pension overview
   - Disability discussion/presentation
   - Benefits website walkthrough
   - Pension template walkthrough/checklist

3. Lunch break (12:30 1:00 pm)
4. Open discussion/Q&A with reps
5. Benefits coverage confirmation for the new fiscal year

QUICK BENEFITS AND PENSION OVERVIEW

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Group Benefits Plan Coverages

- Extended Health (EHC) (**335645**)
  - Prescription Drugs
  - Vision Care
  - Paramedicals
  - Dental Accident
  - Travel Insurance
  - Employee Assistance Program
- Life Insurance
  - Optional Life Insurance (**335646**)*
- Disability Insurance
  - Short-term Disability
  - Long-term Disability**
- Welcome Plan **(158100)**
- Critical Illness **(100005769)**
  - Voluntary Critical Illness for employee/spouse/dependent*
- Accidental Death and Dismemberment **(10007814)**
- Dental **(56565)**

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Age Restrictions on Benefits

- Life Insurance:
  - Age 65 reduces to one (1) x contract salary
  - Age 70 terminates completely
- Accidental Death and Dismemberment (AD&D) Insurance
  - Age 70 terminates completely
- Long-term Disability (LTD for Classes 1 and 4 only)
  - Age 65 terminates completely
- Critical Illness Insurance
  - Age 69 is the maximum age a new employee can be at the time of employment to join and become eligible for coverage
  - Age 80 terminates completely

Group Pension Plan (RPP)

- Pension (**35169**)
  - Employer-matched contribution (RPP)
  - Voluntary Pension (Vol. RPP)
- Registered Retirement Savings Plan (RRSP)
- Tax-free Savings Account (TFSA)
- Registered Education Savings Plan (RESP)
- Retirement Income Fund (RIF)/Life Income Fund (LIF)

Age restriction on the pension plan

- Registered Pension Plan
  - Age 55 or older: on a formal declaration of retirement
    - Transfer pension to own plan or receive an annuity or LIF as pension

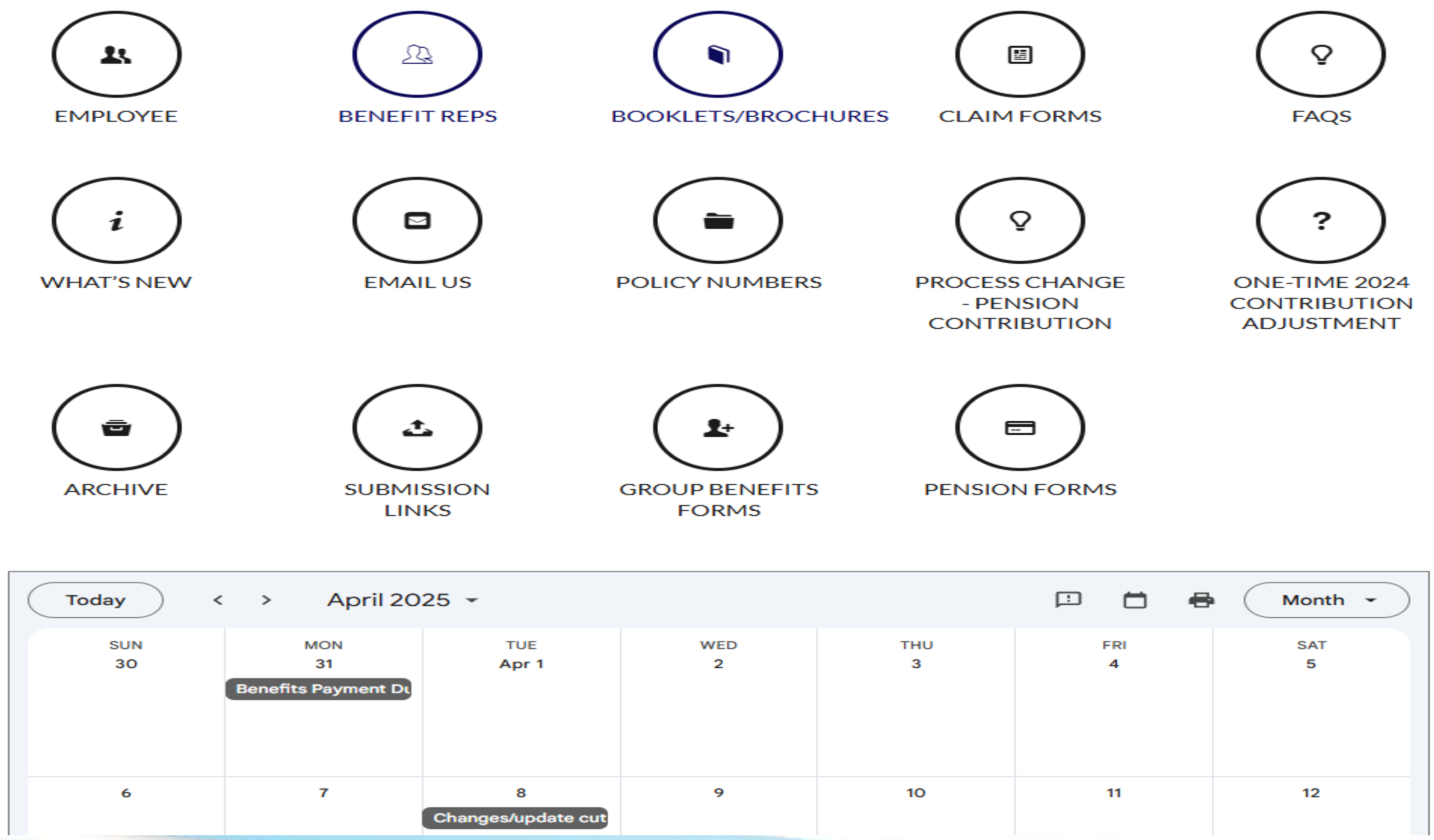
Age 71—Pension must be converted to income by the end of the calendar year of the 71^{st} birthday, whether working or retired.

Presented by: Louise Watson, Team Lead, Langley Disability Management Office

DISABILITY

Walkthrough benefits website

Benefit Plan – go to www.cisva.bc.ca/benefit-plan/



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Walkthrough benefits website

- Benefit Reps – go to www.cisva.bc.ca/ben-reps/

WHAT YOU NEED TO KNOW ABOUT OUR PLAN COVERAGE.

SELECT A TAB	COVERAGE	CALCULATOR	PRESENTATION

INFORMATION AND FAQs

SELECT A TAB	DISABILITY	MATERNITY LEAVE	PENSION PLAN	DENTAL PLAN	HEALTHCARE PLAN	WELCOME PLAN

GROUP BENEFITS and PENSION FORMS FOR YOUR EMPLOYEES

SELECT TAB	NEW EEs	EXISTING EEs	DISABILITY	MATERNITY LEAVE	RETIREMENT	TERMINATION	LOA
WELCOME PLAN	LATE APPLICANT	CLAIM FORMS					

OTHER INFORMATION AND FORMS FOR ER

SELECT A TAB	BENEFITS REPRESENTATIVE	ALTERNATIVE CONTACT	OTHER RESOURCES/FORMS

Pension template checklist:

- The following columns must be checked for accuracy before you upload your template to the **PENSION CONTRIBUTION TEMPLATE** secure folder
  - The employer number (ER#) must be correct – ER# refers to the employer number found on your group benefits monthly billing invoice

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Monthly Premium Billing Statement

BENEFITS and PENSION ADMINISTRATION OFFIC
4885 St. John Paul II Way
Vancouver, BC V5Z 0G3

Employer Name : St. Julian Academy
Employer Number : 001
Billing Period : April, 2025

Issue Date: 03/18/2025

DO NOT EMAIL YOUR TEMPLATE!

Pension template checklist cont'd:

- ER Name refers to the legal operating name of the parish/organization/school/
- Your employee ID number, last name and first name must match all records

ID number and names must be consistent and match all lines for each employee:

Example of correct record:		
ID No.	Last Name	First Name
111022233	Smith	Jane Marie
111022233	Smith	Jane Marie

Example of incorrect record:		
ID No.	Last Name	First Name
111022233	Smith	Jane
11102223**4**	Smith**,**	Jane **Marie**

Pension template checklist cont'd:

– Month of contribution: must match the information at the top of the template

RCAV Group Plan	
Canada Life Policy: 35169	
Pension Contribution Remittance	
Month of Contribution	Sep 2025

First Name	Month of Contribution	Employee Status	No. of Months Paid/Year	Pay Frequency	Pay Period Start Date DD-MMM-YYYY

– Employee status must be one of the following: Active, Parental Leave, School Sabbatical, LOA, or Disability. N/A is not an option

Pension template checklist cont'd:

– Pay frequency must be one of the following: weekly, bi-weekly, semi-monthly, and monthly.
– You don't have to format the template. You can leave it as it is to avoid unnecessary discrepancies with the template.
– You can enter the gross salary and contributions as numbers; there is no need to include the $ sign.

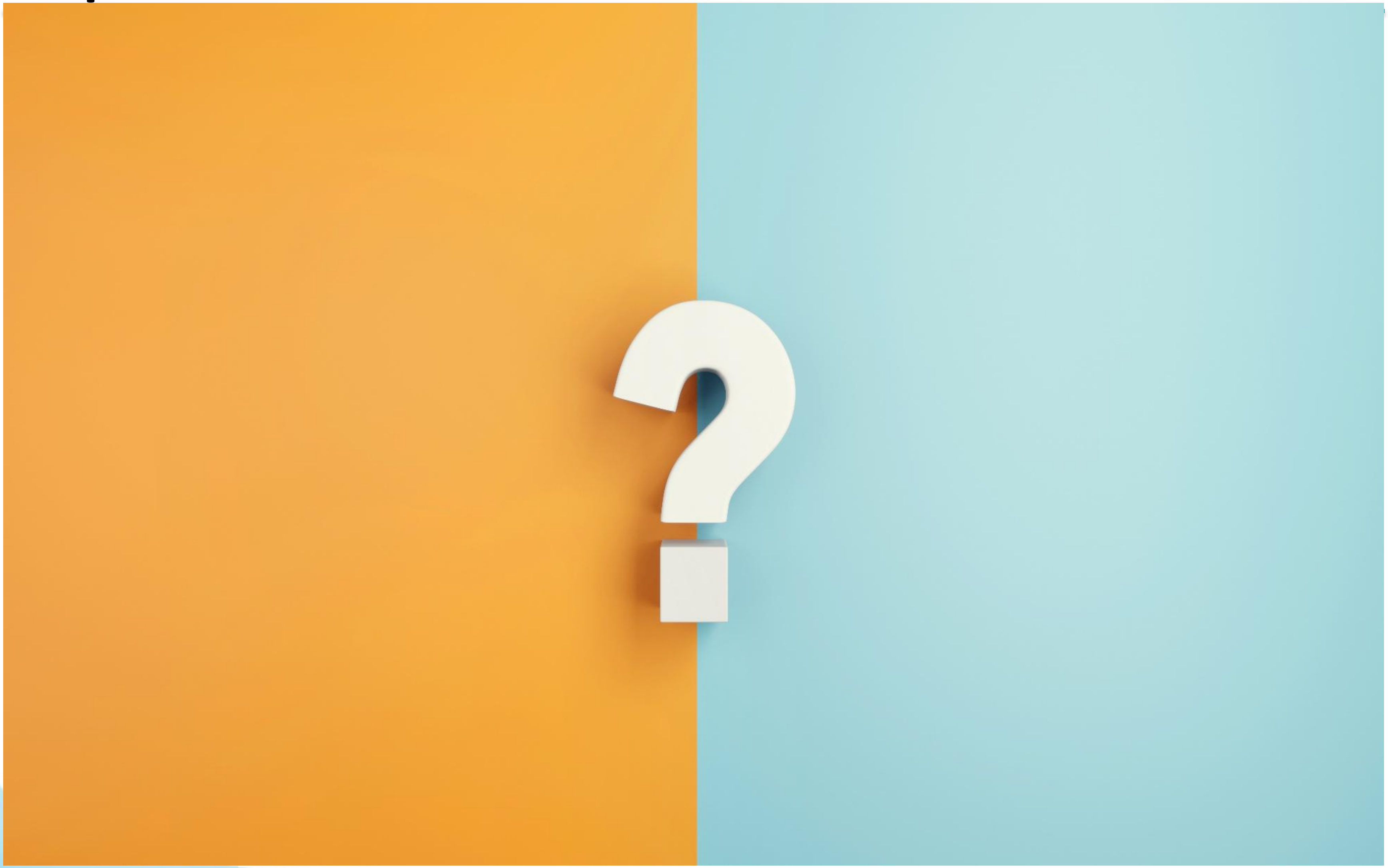
12:30 to 1:00

QUICK LUNCH BREAK

WRITE DOWN THE QUESTIONS YOU WOULD LIKE TO DISCUSS WITH THE GROUP.

The only dumb questions are the ones not asked.

Open discussion/Q&A



ARE YOU GETTING WHAT YOU NEED FROM THE BENEFITS AND PENSION TRAINING WORKSHOPS?

What other topics or information would you like to include in the discussion?

WHAT ARE THE CHALLENGES THAT YOU FACE AS A BENEFITS REP?

HOW IS YOUR PERSONAL EXPERIENCE WITH CANADA LIFE'S SERVICES?

Have you heard feedback from your staff members regarding their experience with our service providers?

ARE YOU SATISFIED WITH THE SERVICES YOU RECEIVE FROM THE SERVICE PROVIDERS?

Canada Life?
Telus Health?
Industrial alliance (if applicable)

HOW CAN THE BENEFITS OFFICE SUPPORT YOU?

BENEFITS AND PENSION COVERAGE RECONFIRMATION

Benefits confirmation 2025-2026

- You will receive three documents from the Benefits Administration Office on Friday, May 30, 2025.
    1. Data Sheet (this is to confirm your employees' information – do not return the document to the Benefits Office)
    2. Annual salary update template (previously known as re-enrollment spreadsheet)
    3. Pension Contribution Template
- During the benefits confirmation process, a Group Change Form must be submitted for any changes to your staff members' information, EXCEPT salary updates.

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Benefits confirmation 2025-2026

- The Annual salary update template must be returned to process the upcoming September 2025 billing statement
- The following required columns need to be completed in full, in **alphabetical order (by last name):**
  - Division No. (already done for you)
  - Name (already done for you)
  - ID Number (already done for you)
  - **Annual Salary***
  - **Benefit Class***
  - Occupation*
  - **Hours Worked Per *Week****
  - **No. of Weeks Worked per Year*** (**min**: **43, max: 52**)
  - **Change required (Y/N)**

*

***DO NOT leave any of these columns blank**

Changes that require backup documents

- Any of the following changes listed below require the applicable group and pension forms:
  - Benefit class change
  - Change to employee surname (i.e., EE married over the summer)
  - Full Address change
  - Transfer of employer information (from the new and previous employer)
  - Changing Extended Health or Dental coverage (i.e., Single-Family or vice versa)
  - Change pension contribution levels (i.e., 3% to 7% and vice versa)
  - Addition of primary or contingent beneficiary to the Life insurance benefits (to update the Pension beneficiaries – pension form must be completed)
  - Change to dependent coverage (i.e., adding/removing a dependent)
  - Termination of employment (not renewing the employment contract, end of contract, resignation, or employment termination)
  - Retiring employee

Note: Retiring/terminating members have the option to keep their existing life insurance coverage – the **Life Insurance Conversion when Leaving employment** form must be completed for processing

Enrolling new employees

- Alphabetically add them to the employee listing on the Re-enrollment spreadsheet
  - New employees should not be added to the bottom of the re-enrollment listing
  - "Insert" a new line accordingly and enter the employee data
- Indicate that the individual is a new employee in the Notes column and include the following:
  - Application for Group Coverage and
  - Application for membership to RPP (pension application form will be required if they're participating in our RPP)
  - RPP waiver of participation
- Optional/Voluntary Benefits are also available for new/existing employees:
  - Voluntary Critical Illness
  - Optional Life Insurance

Late Applicant Rule

An employee who previously waived their Extended Health or Dental benefits (due to spousal coverage) and now decides they want dual insurance would be considered a late applicant.

They would only get limited dental benefits in their first year.

- The Evidence of Insurability form will need to accompany the Application for Group Coverage (new employees not enrolled within the 31 days after the eligibility date) or the Group Change Form (GCF) (existing employees) form when someone is deemed to be a late applicant.
- For those individuals approved as late applicants, Dental benefits are restricted to the following:
  - For the **first 12 months** of coverage, the Dental Maximum for Routine, Major, and Orthodontic expenses will be **$250 combined**
- Extended healthcare coverage approval is based on the medical insurability of the employee or their dependent; once they are denied coverage, they will have to reapply once they lose the spousal coverage.
  - Canada Life Underwriting team may approve coverage for the members and some dependents, and may deny coverage for a dependent who is deemed to be medically uninsurable
  - If the employee is denied coverage, their dependents will also not get coverage for extended healthcare

Benefits Administration Office: (604) 683-9310

For questions regarding:	
○ Disability	○ Benefits issues (denied claims, drug card issues)
○ Maternity Leave	○ Information update (update dependents' info, address/contact change, life and pension beneficiary update) ○ Welcome Plan (plan application and cancellation)
○ Benefits/Pension policy interpretation	○ Retiree benefits ○ Student recertification ○ Monthly billing payment
○ Escalated claim issues	○ Optional life payment
○ Benefits eligibility	○ Monthly billing invoices (adjustments clarification)
April: aabadillo@rcavgroupplan.org	Hailey: hko@rcavgroupplan.org
Pension questions? Email us at pensionsupport@rcavgroupplan.org	

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Your presence is highly appreciated.

THANK YOU FOR YOUR TIME!