Archdiocese of Vancouver

BENEFIT PLAN OVERVIEW

Benefits and Pension Quick Guide

November 4, 2024

Agenda

- New Benefit Reps/Refresher
  - Responsibilities as Benefit Representative
- Service Tier
- Changes to the monthly billing invoice
- Group Benefits Insurance Information
  - Group Benefit Coverage
- Benefit Classes and Eligibility
- Documents' Security/Privacy
- Disability
  - Disability Management
- Maternity
- Pension
  - Group Pension Plan
  - Pension Contribution
- Resources

Employer Representative

Roles and Responsibilities

Roles and Responsibilities:

- You are responsible for coordinating the group benefits and pension programs at your work location on behalf of your employer.
- Bridge between the members at your work location and the Benefits Administration Office.
- Provide members with an overview of benefit coverage.
- Check with members to confirm that their information matches the Benefits Office’s record (cross-check with the benefits datasheet sent twice a year – December and May).
- Provide basic benefit information (correct policy and ID number).

Roles and Responsibilities:

- Provide correct eligibility coverage information (confirmed with the Benefits Office).
- Distribute communications/memos from the Benefits Office regarding plan changes/updates.
- Maintain confidentiality of all information that they handle.
- Check the monthly billing invoice (statement).
- Ensure correct information is provided to members and Employers.
- Provide members and the Benefits Office with the correct form/documents and submit them on time.
- Ensure all forms are completed correctly and signed by the appropriate signatories.

Tiers of Service

Different requests from members require different approaches to service.

Tier 1

- Member has a question – can it be answered by searching the website or calling Canada Life?
- Find the information together with the member, showing them where they can access that information in the future.

Tier 2

- Member has a question that they have been unable to find an answer to.
- Refer to local level benefit representative.
- Do they know the answer, do they need to do research?

Tier 3

- The benefits representative has done research and called Canada Life, and still cannot find an answer.
- Benefits rep will email the benefits office for assistance. Do not copy the member.

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Changes

Monthly billing invoice

Benefits Monthly billing invoice

- The Benefits and Pension are two separate benefits available to all eligible members.
- The Benefits monthly billing invoice will no longer show the pension contribution amount effective September 1, 2024.
- This is to ensure that we are separating the two benefits from one another.
- The group benefits are still billed in advance – status quo.
- If you have employees who are away from work due to unpaid leave or disability, please ensure that they are billed their portion of the premiums.
- The year-to-date amount will be deducted from your account on the scheduled due date.

Group Benefits Plan

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

Insurance providers

- **Canada Life Assurance Company**
  - –Extended Health
    - **Telus Health**
      - –Family and Employee Assistance Program
    - **Global Excel**
      - –Emergency Medical Travel Insurance
  - –Dental
  - –Life Insurance
  - –Disability Insurance
  - –Pension Plan
- **Industrial Alliance**
  - –Critical Illness
  - –Accidental Death and Dismemberment

Benefits	Coverage	Coverage Maximum	Age Maximum
Life Insurance	2 x annual salary	$400,000.00	65
	1 x annual salary	$400,000.00	70 Teminates completely
Optional Life Insurance (for employees only)	Optional	$10,000 - $200,000	65
Accidental Death and Dismemberment (AD&D or ADD)	2 x annual salary	$400,000.00	70 Teminates completely
Short-Term Disability (STD)	66.67% of the WEEKLY gross earnings	$2,240 (no proof of insurability)	no age max
		$2,600 (proof of insurability required)	no age max
Long-Term Disability (LTD)	67% of the MONTHLY gross earnings	$9,700 (no proof of insurability)	65
		$12,000 (proof of insurability required)	65
Critical Illness (CI)	Flat rate coverage	$10,000.00	80 terminates completely
Voluntary Critical Illness (For employees/spouse/children)	Optional	$25,000 - $300,000	Please contact IA directly

Benefit Classes

Class 1: Permanent Employee
Class 2: One-Year Contract Employee – not renewable
(Or All new CISVA School Employees)
Class 3: Employees on Approved Leave of Absence
(Except Maternity Leave)
Class 4: Ordained Priests
Class 5: Retired Members
Class 8: Non-salaried Employees
Class 100: Pension only

Heath Plan	335645	Class 1	Class 2	Class 3	Class 4	Class 5	Class 8
Deductible							
$25 per person per calendar year(s)		✓	✓	✓	✓	✓	✓
$25 per family per calendar year(s)		✓	✓	✓	✓	✓	✓
Combine with:	Vision						
Does not apply to:	Employee and Family Assistance Program						
	Emergency Medical Travel Insurance						
Payable at	80%						
	Employee and Family Assistance Program payable at 100%	✓	✓	✓	✓	✓	✓
	Travel Assistance payable at 100%	✓	✓	✓	✓	✓	✓
	$1,000,000.00	✓	✓	✓	✓		✓
	$500,000.00					✓	
	$10,000.00			✓			

Heath Plan	335645	Class 1	Class 2	Class 3	Class 4	Class 5	Class 8
Coverages	**Plan maximum & frequency**						
Glasses/Contact Lenses	\$300 per 2 calendar year(s) for ages 21 and up \$300 per calendar year(s) for ages 0 to 20	✔	✔	✔	✔	✔	✔
Eye Exam	1 occurrence(s) to a maximum of \$65 per calendar year(s) for ages 0 to 20	✔	✔	✔	✔	✔	✔
Visual Training & Remedial Therapy	1 occurrence(s) to a maximum of \$65 per 2 calendar year(s) for ages 21 and up	✔	✔	✔	✔	✔	✔
Acupuncture	\$500 per calendar year(s)	✔	✔	✔	✔	✔	✔
The following 2 coverages combine to:	\$500 per calendar year(s)						
Athletic Therapist	Athletic Therapist, Physiotherapy, Combined to \$500 per calendar year(s), and Occupational Therapist are included.	✔	✔	✔	✔	✔	✔
Physiotherapy		✔	✔	✔	✔	✔	✔
The following 2 coverages combine to:	\$500 per calendar year(s)						
Chiropractor		✔	✔	✔	✔	✔	✔
Chiropractor X-Rays		✔	✔	✔	✔	✔	✔

Heath Plan	335645	Class 1	Class 2	Class 3	Class 4	Class 5	Class 8
The following 2 coverages combine to:$500 per 4 calendar year(s)							
Hearing Aid Repair or Adjustment	Hearing Aid Repair or Adjustment, Hearing Aids	✔	✔	✔	✔	✔	✔
Hearing Aids	Hearing aid batteries are not covered.	✔	✔	✔	✔	✔	✔
Massage Therapy	$500 per calendar year(s)	✔	✔	✔	✔	✔	✔
Naturopath	$500 per calendar year(s)	✔	✔	✔	✔	✔	✔
Nurse (Nursing services)	$25,000 lifetime	✔	✔	✔	✔	✔	✔
Orthopedic Shoes	1 occurrence(s) per calendar year(s)You may be eligible for more services than those shown in your maximum.	✔	✔	✔	✔	✔	✔
Orthotic Appliances	$300 per 2 calendar year(s)	✔	✔	✔	✔	✔	✔
The following 2 coverages combine to: $500 per calendar year(s)							
Osteopath		✔	✔	✔	✔	✔	✔
Osteopath X-Rays		✔	✔	✔	✔	✔	✔
The following 3 coverages combine to: $500 per calendar year(s)							
Podiatrist		✔	✔	✔	✔	✔	✔
Podiatrist Surgery		✔	✔	✔	✔	✔	✔
Podiatrist X-Rays		✔	✔	✔	✔	✔	✔

Heath Plan	335645	Class 1	Class 2	Class 3	Class 4	Class 5	Class 8
The following 3 coverages combine to:$1,000 per calendar year(s)							
Psychologist Office Visit	Psychologist Office Visit, Psychologist Testing, Social Worker	✔	✔	✔	✔	✔	✔
Psychologist Testing	Combine to:$1,000 per calendar year(s), Registered Clinical Counsellors are covered for BC residents.	✔	✔	✔	✔	✔	✔
Social Worker		✔	✔	✔	✔	✔	✔
Speech Therapy	$1,000 per calendar year(s)	✔	✔	✔	✔	✔	✔
Other coverage							
Accidental Dental	Covered	✔	✔	✔	✔	✔	✔
Travel Assistance	Covered	✔	✔	✔	✔	✔	✔
Employee Assistance Program	Covered	✔	✔	✔	✔	✔	✔
Drug benefits							
Payable at 80%		✔	✔	✔	✔	✔	✔
- or -							
90% for drugs purchased from Costco Wholesale Canada Ltd or one of its affiliates using the prescription drug identification card (does not apply to purchases in Quebec).		✔	✔	✔	✔	✔	✔

Dental benefits	Dental (56565)	Class 1	Class 2	Class 3	Class 4	Class 5	Class 8
Deductible	Not Applicable	✓	✓	✓	✓	✓	✓
The Dental Association Fee Guide is in effect in the member's province of residence on the date treatment is rendered							
Routine							
Basic:	100%	✓	✓	✓	✓	✓	✓
Endodontics:	100%	✓	✓	✓	✓	✓	✓
Periodontics:	100%	✓	✓	✓	✓	✓	✓
Preventative:	100%	✓	✓	✓	✓	✓	✓
Major							
All Other Major:	50%	✓	✓	✓	✓	✓	✓
Bridges and Dentures:	50%	✓		✓	✓	✓	✓
Crowns/Onlays:	50%	✓		✓	✓	✓	✓
Orthodontics (age restrictions may apply)	50%	✓		✓	✓	✓	✓
Routine	Reasonable & Customary	✓	✓	✓	✓	✓	✓
Major, Bridges & Dentures	$1,000 per person per calendar year(s)	✓		✓	✓	✓	✓
Orthodontics (age restrictions may apply)	$3,000 per person lifetime	✓		✓	✓	✓	✓

Employee Assistance Program (EAP)

- [Login page - Page to log into TELUS Health One App - TELUS Health One - CanadaLife/CanadaVie (lifeworks.com)]
  - –Username: **canadalife**
  - –Password: **telus1**
  - –The FEAP phone #: **1-866-289-6749**
    - •Employer Name: **Roman Catholic Archbishop of Vancouver or RCAV***

TELUS Health

*ID = “Roman Catholic Archbishop of Vancouver or RCAV”

Remember to register for the EAP Webinar on November 25, 2024!

Group Benefits Eligibility

- An employee must work at least 20 hours/week ***and*** have a **one-year* contract**.
  - **Mandatory participation to all eligible employees**
    - Can waive member or dependents' coverage for extended healthcare and dental if proof of coverage is provided

! Forms ***signed*** **31 days after the hired date** are considered late applicants.

NOTE: The employee can waive extended health or dental coverage provided they have ***proof of coverage***. This applies to the employee and their dependents.

Benefit Class 2 coverage:

- Life Insurance (2 x salary)
- AD&D Insurance (2 x salary)
- Short-term disability (STD) only
- Extended Health (Single or Family coverage)
- Reduced Dental coverage (Single or Family coverage)
  - **No major coverage (i.e., crowns, bridges)**
  - **No orthodontic coverage**
  - **Reduced dental rate compared to class 1 employee**
- Critical Illness
  - Voluntary Critical Illness (Employee/Spouse/Dependent)
- Pension
  - Voluntary Pension
  - RRSP
  - TFSA
  - RESP

NOTE: Class 2 employees are <u>eligible</u> to join the pension plan.

Benefit Class 3 coverage: EEs on LOA

- Extended Health (Single or Family or Waive coverage)
- Dental coverage (Single or Family or Waive coverage)
- Voluntary Pension

NOTES:

Class 3 employees are not eligible to contribute to the Employer-matched pension.

Class 3 employees have limited travel insurance – please check the Benefits Class 3 booklet for details.

Employers should issue an ROE for EE going on a leave of absence.

[What should you do if an employee has an interruption of earnings? - Canada.ca]

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Dependent

Our plan defines a dependent as a spouse or child. Anyone who is in the armed forces full-time is not eligible to be a dependent.

Spouse – defined as a person to whom a person is legally married

Child – unmarried son or daughter, including step-child

Relationship Status for claims:

- Spouse
- Child (age 0 – 21 years old) unmarried, residing with parents
- Full-time Student (age 22 to 24) maximum coverage is the day before the full-time student turns 25 years old
- Disabled Dependent (age 22 up) diagnosed with a medical disability

Reminders:

- Registered Social Workers are added to the combined maximum with Psychologists and Clinical Counsellors*

  *Clinical Counsellors are only available and covered in BC – other provinces are not covered under our plan.

- Employer ***must*** complete the Benefits and Pension Application online
- New employees ***must*** complete the online registration to Canada Life
  - New employees will receive an email/text message from Canada Life to register for their benefits

Documents Security and Privacy

- Secure folder through sync.com
  - –Create a free account to access the Benefits billing invoice
  - –All Group and Pension forms must be submitted to the Benefits Office using the **Secure Link** **(**this link is live, and you can use it to upload your adjustments) (The Secure Link is the folder saved on **www.sync.com**)

STOP!

  - –The **Secure Link** is only for uploading documents! You will not be able to see your billing invoice in this link.
  - –Your billing invoice is uploaded to YOUR www.sync.com secure folder.

Disability

Disability Management/Process

Disability: things to note

- If an employee is away from work for seven consecutive days (including weekends, holidays, and days they are not working), he/she must apply for disability
- The employer will only pay five* sick days (if applicable). After this, the disability payment will kick in**.
- The employer must submit the following to the Benefits Office:
  - Completed employer statement (page 4 signed by the employer)
  - Group Change Form (GCF) indicating the employee's last day of work and gross salary for that month (only if the employee is on the pension plan).
- Provide your employee with the Disability employee and attending physician statements – which can be submitted directly to Canada Life at langley.dmso@canadalife.com or the Benefits Office.

Disability: things to note

- It is crucial NOT to pay past five sick days
  - It may seem that the disability will only last for a few days over the new waiting period.
  - However, when and if the employee needs to be away longer, Canada Life's payment will begin after the seven days (waiting period), and the employer will need to get the money back from the employee since they were overpaid.
- Do not change the employee's contract/work schedule to accommodate their absence – this may jeopardize their eligibility for benefits coverage and apply for disability.

Short-term disability

- **What is the definition of disability**
  - Disabled means being unable to perform essential duties of your occupation (less than 60%) for your employer due to an illness or injury.
- **Waiting period**
  - There will be a waiting period of seven consecutive days before the employee receives the disability benefits payment; this will include the paid five sick days (only if applicable)
- **What is the payment amount**
  - 66.67% if the employee’s weekly earnings, up to a maximum of $2,600/week for 15 weeks (payment will be received weekly)

Benefit amount = [(Annual Salary) ÷ (No. of weeks/year)] x 66.67%

No. of weeks used for calculations:

- 43, 45, 48, or 52 weeks is used for the disability benefit amount
- EI benefit calculation is always based on 52 weeks

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Applying for disability flow chart

- Sick/injured employee – away for 7 consecutive days, must obtain a doctor's note.
- Employee to inform the employer regarding injury/illness
- Employer's Ben Rep to contact employee and give STD forms
- Employer completes the ER STD form – submit to Benefits Office together with the job description and gross earnings.
- The Benefits Office receives the form, reviews the information and submits it to Canada Life.
- Employee completes the EE form and give APS to the doctor for completion – submit EE portion to Canada Life
- Canada Life received the form from the employee and Benefits Office; contact the employee.
- Assess the claim based on the doctor's prognosis. Approve/Decline the claim. Inform the employee of the decision
- Employee gets paid by the Disability Office (or apply for an appeal if declined)

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STD defined – own job

- When used in our Short-Term Disability policy, disabled means being unable to perform the essential duties (60%) of **your own occupation** for your employer or any other employer due to an illness or injury.
- The availability of work is not considered when assessing disability.
- After **24 months** on disability (**long-term disability**) the definition changes to essential duties of **any occupation**.

Long-term disability (LTD)

- LTD is only for Class 1 and Class 4 (Priests) employees.
- There is a waiting period of 112 days (STD period) before you are eligible to receive LTD payments.
- Employees will receive **67% of their monthly earnings**, up to a maximum of **$9,700** or, upon approval, **$12,000/month** – all income source maximum (**payment will be received monthly**).
  - Employees cannot receive more than 85% of their ***net*** pre-disability monthly earnings

LTD Benefit amount = [Annual earnings ÷ 12] x 67%

Disability: important notes

- The employer had a duty to accommodate the employee's gradual return to work (GRTW) **once approved by the employee's physician and the disability office**.
- The employer must inform the Benefits Office of the **employee's return-to-work date (back to full duties) and gross salary**.
- For **status updates** or **any concerns** (i.e., a gradual return to work schedule, workplace issues, etc.) regarding an employee on disability, don't hesitate to get in touch with **April (Baytan) Abadillo** at the Benefits Office

Disability: things to note

- When submitting a disability claim, please **submit the employee's gross earnings to the Benefits Office**. This also applies to maternity leave – if the employee wants to waive the pension contribution while on Maternity Leave.

Example: If the employee's last paid day is the 20^{th} of the month, the Benefits Office needs to know the earnings from the **1^{st} to the 20^{th}**

- The **<u>employer is responsible</u>** for informing the Benefits Office if the employee has returned to work (back to pre-disability schedule and duties).

Disability Management

Best Practices and Roles of Each Stakeholder

Best Practices and Roles of Each Stakeholder

- The Role of Canada Life:
  - Adjudicate and manage ongoing open cases.
  - Requesting information from the employee, as necessary.

- Role of the Employee:
  - Provide all required medical documentation to Canada Life.
  - Listen and abide by the medical direction of their doctor.
  - The employee has an obligation to regularly inform their employer of their progress updates.
  - The employee works with their doctor on a Return-to-Work (RTW) plan, which Canada Life will submit to the employer for approval.

Best Practices and Roles of Each Stakeholder

- Role of the Benefits Office:
  - Provide support to the employee and be a bridge between the employee and Canada Life if/when necessary.

- Role of the Employer:
  - Offer support to the employee and ensure there is regular communication.
  - Maintain the relationship.
  - Works with the employee to make sure that their return-to-work plan is functioning effectively.
  - When necessary, the employer acts as an advocate for the employee.

Maternity Leave

Things to Keep in Mind

Maternity

Things to keep in mind when an employee goes on maternity leave:

- Maternity and Parental EI benefits
- Top-up benefits (for CISVA employees only – between **6 to 15 weeks**)
- Maternity (Post-delivery) Short-Term Disability benefits
- Inform the Benefits Office whether the employee is **keeping**, **reducing**, or **waiving** the pension – send a signed copy of the Leave Request form and Group change form.
- Employees on Maternity Leave are **eligible** for the annual salary increase

Maternity: STD benefits

- Childbirth by normal delivery: 4 weeks benefits
  (1-week unpaid waiting period, **three weeks payable**)
- Childbirth by c-section delivery: 6 weeks benefits
  (1-week unpaid waiting period, **five weeks payable**)

Note: An employee who was on STD due to pregnancy-related complications **will not require additional forms for this benefit**. The disability office will continue to pay the employee for a **4**- or 6-week period as of the child's birth date.

Maternity: STD benefits

Post-delivery claims are handled in the same manner as any other STD claim.

- The employee (including the physician's statement) and employer statement must be completed
- The seven consecutive day waiting period still applies
- Claims are adjudicated in the same manner (66.67% of the employee's gross weekly earnings)

NOTES:

- –Top-up is not payable while the employee receives the Maternity STD benefits. If both top-up and maternity STD benefits were paid at the same time, the employee would receive over 75% of their salary.
- –Employees who waived their group coverage while on maternity leave are not entitled to the benefits of maternity STDs.

Resources

Required Forms/Reminders

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Required forms:

- **New employees:**
  - Application for Group Benefit Coverage
  - Application for membership in RPP (only if applicable)
  - RPP Waiver of Participation (only if applicable)
  - Welcome Plan (for EE's who do not have MSP or equivalent coverage)
- **Existing employees:**
  - Group change form (GCF)
    - Benefit class/salary change
    - Information update, i.e., complete address change, legal name change
    - Transfer of employment
    - Reinstatement *
    - Addition of Coverage or Refusal of Extended Health and Dental Benefits

*Only applicable if the termination happens within four months from the current date. Otherwise, new applications for group benefits and pensions are required.

Required forms

- **Existing employees:**
  - Group change form (GCF)
    - Pension change between 3% or 7% or decrease from 8%, 9% to 7% or 3%
- **Existing employees with dependents over 22**
  - Student recertification form
- **Existing employees with pension**
  - Change in a member information form
    - Information update, i.e., member name change, complete address change, marital status update
    - Change of existing Pension Beneficiary Name or relationship to member
  - Designation of revocable beneficiary/trustee appointment
    - Add or change the **primary** and **contingent** pension beneficiary
    - Add, Change, or update trustee

Reminders:

- Please submit ***ALL*** *adjustments* ***on or before the cut-off time and date***. Adjustments received after the cut-off date will be added to the next billing adjustment!
- If you have employees covered under the Welcome Plan, please remind them to let you know as soon as MSP covers ***them.***

Reminders:

- Group change form is required for **termination of employment, benefit class change, name change, salary update, address change, transfer of employment, reinstatement** – within four months after the termination date, **addition of benefits, late applicant, refusal of benefits, life beneficiary changes, pension level changes**, **add/remove voluntary pension/RRSP/TFSA,** and **add/remove dependents**.
- Applicable pension form must also be completed when changing the address, name, and beneficiary.
- Both the **employee** and the **employer** must sign the Group Change Form (GCF)

Reminders:

- All group benefit forms must be completed electronically and printed for signatures (if the digital signature is unavailable). ***NO MORE EXCEPTION!***
- All pension forms must be signed in ink – for legal purposes.
- **Incomplete** Application for Group Coverage and Change form will not be processed. The Benefit Reps must check the forms before submitting them to the Benefits Office.
  - Ensure the **employer's name** and **division (ER#)** are indicated on the form. We have several schools/parishes with the same name; we must enroll the employee in the correct division
  - If the employee is opting for the pension plan and the effective date of coverage is not the **1st** of the month, please indicate the **gross salary for the month** so we can pro-rate the pension contribution.

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Reminders:

- **Incomplete** Application for Group cont…
  - If the employee opts to join the pension plan, the Application for membership in RPP must be submitted together with the Application for Group Benefits. The Benefits Office will **not** process the enrollment if a form is missing.
  - *If the employee covered under their spouse refuses any benefits, please ensure that the spouse's insurance information is provided and that the employee has checked the correct box of the benefits they are opting out.*

Note: The Benefits Office will not waive the extended health or dental coverage if the spouse's plan information is not provided. If the employee is covered under their parent's plan, a letter from the parent's employer confirming the employee's coverage must be provided.

- Ensure **the employee and employer have signed the Application for Group Benefit**. Forms without the signature will **not** be processed.

The form must include the annual salary (September to August). This will ensure we have the correct coverage amount and charge the correct premiums.

Reminders:

- Effective March 1, 2013, the Benefits Administration Office introduced the new Retro Active Service Charge.

Retroactive Service Charges	
Tier	Amount
Tier 1: 1 month	$25 – first 2 adjustments
Tier 2: 2-3 months	$50 – first 2 adjustments
Tier 3: 4 months and up	$75 – first 2 adjustments

- Refunds for terminations will occur for a **maximum of 4 months retroactively before the current date**, even though the notification may be older than four months.

Benefits Website

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Benefits website www.cisva.bc.ca/benefit-plan/

- Important information can be found on our website:
  - **Benefit coverage and eligibility**
  - **Benefits/Pension Booklets**
  - **Group Benefits application and change forms**
  - **Pension forms**
  - **Claim Forms**
  - **Top-up Calculators**
- ***Announcements* and *important dates*** are available on the website
- ***Benefit Reps*** have their section available online!

NOTE: ***Please USE the forms from our website*. Please download a new form whenever you need to fill it out**.

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Pension

Eligibility Review

Pension: eligibility review

- Who is eligible to join our Registered Pension Plan (RPP)?
  - –Any employee who works at any employer listed below at least 20 hours per week permanently or on a 1-year contract with any partner employers listed below.
    - •Archdiocese of Vancouver (RCAV)
    - •Catholic Independent Schools of Vancouver Archdiocese (CISVA)
    - •Catholic Independent Schools of Kamloops Diocese (CISKD)
    - •Catholic Independent Schools of Prince George (CISPG)
    - •Diocese of Kamloops
    - •Diocese of Prince George
  - –Under Benefit Class 100 (Pension Only), any employee who has worked for any employer listed above for two consecutive years earns 35% of the Year's Maximum Pensionable Earnings (YMPE).

2022: \$64,900 x 35% = \$22,715 **2023: \$66,600 x 35% = \$23,310**	**2024: \$68,500 x 35% = \$23,975** **2025: \$71,300 x 35% = \$24,955**

  - –When can an employee leave the Registered Pension Plan (RPP)?
    - •An employee can leave the plan only upon termination of his employment (resigned, retired, laid off). Once an employee is in the Plan, he cannot opt out even if his work hours fall below 20 per week. If it happens, the employee's benefit class is reclassified to Class 100 (pension only).

Note: You can check the annual YMPE amount on the CRA website.

MP, DB, RRSP, DPSP, ALDA, TFSA limits and the YMPE - Canada.ca

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Pension: contribution level

- Contribution levels are based on the following percentages of gross annual earnings for RCAV/CISVA, CISKD, CISPG, Diocese of PG, and Diocese of Kamloops employees:

0 – 14 years of service	3% or 7%
15 – 19 years of service	3% or 7% or 8%
20+ years of service	3% or 7% or 8% or 9%

Note: For employees participating in the pension plan, the percentage contribution will be based on the benefits offered by the employer in the contract; the amount will be paid by payroll deduction.

Pension: employee option

- Upon new hiring, the **employer is expected** to explain to the new employee how the pension plan works and his/her options for pension investments.

Please remember:

Once on the pension, always on the pension!

Note: The vesting period was removed from our plan as per federal legislation implemented effective September 30, 2015.

Pension: increase in pension contribution

- An employee's length of employment determines his eligibility and pension levels for participation in the pension plan – only after 15 or 20 years of service
- A Group Change Form (GCF) is needed for the pension level changes

STOP!

Please use the updated form from our **CISVA Benefits website**.

Pension: Allowable contributions

- The total employer and employee contributions to an RPP (**including Voluntary RPP contributions**) are limited to the **lesser of the current year's contribution limit** (as set by CRA) and **18%** of the employee's pensionable earnings for the current tax year.
- For 2024, Revenue Canada has set the contribution limit at $31,560

This does not mean that you can contribute up to $31,560. It's the lesser of 18% of your earnings or $31,560.

MP, DB, RRSP, DPSP, ALDA, TFSA limits and the YMPE - Canada.ca

Pension Contribution

Contribution Template

Archdiocese of Vancouver