



Archdiocese
of Vancouver

ANNUAL BENEFITS WORKSHOP

Presented by:
Benefits Administration Office
In collaboration with Canada Life
May 5, 2023

Agenda:

- Opening Prayer
- Part 1 for Guide for New Benefits Reps and Administrator
 - Responsibilities
 - Group coverage information
 - Insurance Providers
 - Plan Sponsors
 - Benefits Class Structure
 - Benefits Eligibility
 - Benefits classification
 - Age restrictions
 - Disability
 - Maternity Leave
 - Benefits Website
 - Things to Note
 - Dependent (children)
 - Employee Package
 - Sync.com
- Lunch Break
- Part 2 for all Benefits Reps
 - Pension with Canada Life and Doug Lauson
 - Re-enrollment
 - Q & A

Your responsibilities to the Employee:

- Give an overview of the benefits coverage (Refer to the **BASIC ELEMENTS OF OUR PLAN**)
- Check with the employee if their information is up to date and matches the records of the Benefits Office
 - Datasheets will be sent twice a year – **December** and **May**
- Provide basic benefit information
 - policy numbers, ID number, an electronic copy of benefits booklet
- Provide correct information regarding the employees' eligibility and coverage – confirm with the Benefits Office and HR if you need clarification
- Distribute communications/memos from the Benefits Office regarding plan changes/updates

Your responsibilities to your Employer:

- Check the monthly billing statement – check if there are any changes on your staff members' premiums
- Ensure that the information passed on to the employee is correct
- Inform the employer of any changes/updates on the Benefit coverage and pension
- Maintain the confidentiality of the information that you are handling
- Must ensure that all information reported to the Benefits Office is correct and accurate

Your responsibilities to the Benefits Office:

- Provide (submit appropriate form) accurate information on time
 - Ensure that the Application for Group Benefits is fully completed – please do not forget to indicate the **employer, employer number, benefit class, date hired, eligibility date, occupation, annual gross salary, hours worked per week, days worked per week, and weeks paid per year**
 - Check if your staff member has provided the **date of birth, complete legal name, SIN, contact information** including **email address and mobile number**, joining or waiving the pension plan, **waiving EHB or Dental, dependents, and beneficiary information** if applicable
 - Submit termination, changes, updates on coverage, or information **within the allowable time frame – 30 days from the date of the life-changing event**
 - Ensure that the authorized signatories sign the form.
- Pay the Benefits premiums on time – *Sign up for PAD to avoid late charges!*

BASIC ELEMENTS OF OUR PLAN

Mandatory participation is required; however, for (1) Dental & (2) Extended Health benefits, you can waive those specific benefits *only if* you are covered as a dependent spouse through your spouse's employer plan.
Eligibility Requirement: the employee must be working a minimum of 20 hours per week on a one-year contract.

Life Insurance (Class 1, 2 and 4)	2 x SALARY *
Accidental Death and Dismemberment (Class 1, 2 and 4)	2 x SALARY *
Short-term disability (Class 1, 2 and 4)	66.67% of weekly earnings**
Long-term disability (Class 1 and 4)	67% of monthly earnings***
(1) Dental (Single / Family Coverage)	
Basic treatment (Class 1, 2, 3, 4, 8 and 5)	100% coverage of dental fee guide No deductible – No annual limit
Major treatment (Class 1, 3, 4, 8 and 5)	50% coverage of dental fee guide \$1,000 calendar year maximum
Orthodontics (Class 1, 3, 4, 8 and 5)	50% coverage of dental fee guide \$3,000 lifetime maximum
(2) Extended Health (Single / Family Coverage) (Class 1, 2, 3, 4, 8 and 5)	
In-Canada expenses	
• Vision	80% coverage of eligible expenses
• Prescription Drugs	\$25 annual deductible
• Paramedical (Massage therapy, chiropractor, etc.)	
Emergency Out-of-Country expenses	100% coverage of eligible expenses No deductible \$1 million maximum****
Employee Assistance Program	
Basic Group Critical Illness	\$10,000
Voluntary Critical Illness	\$25,000 - \$300,000
Optional Life Insurance	\$50,000 - \$300,000
Registered Pension Plan (RPP)	New applicants: 3% or 7% Employer-matched tier
Voluntary Pension (Vol RPP)	Not matched by the employer
Registered Retirement Savings Plan (RRSP)/Spousal RRSP	
Tax-free Savings Account (TFSA)	

Insurance providers:

- **Canada Life Assurance Company**
 - Dental
 - Life Insurance
 - Disability Insurance
 - Pension Plan
 - Voluntary Pension
 - RRSP
 - RESP
 - NRSP
 - Extended Health
 - Medical Travel Insurance
 - Vision Care
 - Rx Drugs
 - Paramedicals
- **Telus Health (previously Lifeworks)**
 - Employee Assistance Program
- **Industrial Alliance**
 - Critical Illness
 - Accidental Death and Dismemberment

Group Plan Sponsors/Policy Holders:

CISVA (Group Benefits)

- **Canada Life** (previously Great-West Life or GWL)
 - Extended Health 335645
 - Global Medical Assistance (Medical Travel Insurance)
 - Family and Employee Assistance Program (FEAP)
 - Disability
 - Short-term Disability (STD)
 - Long-term Disability (LTD)
 - Life Insurance
 - Optional Life Insurance 335646
 - Dental 56565
- **Industrial Alliance Pacific (IAP)**
 - Critical Illness 100005769
 - Voluntary Critical Illness 100007862
 - Accidental Death and Dismemberment 100007814

Group Plan Sponsors/Policy Holders:

Archdiocese of Vancouver (RCAV)

- **Canada Life** (previously Great-West Life or GWL) 35169
 - Registered Pension Plan (RPP)
 - Voluntary Pension
 - Other Pension Services
 - Individual and Spousal Registered Retirement Saving Plan (RRSP)
 - Tax-Free Savings Account (TFSA) – members only
 - Registered Education Saving Plan (RESP)
 - Non-Registered Savings Plan (NRSP)

BENEFIT CLASS STRUCTURE

	Listing of Group Benefits per corresponding Benefit Class										
	Life Insurance	① Optional Life	AD&D	Short-term Disability	Long-term Disability	Extended Health	Dental	Critical Illness	② Optional Critical Illness	Pension	Voluntary Pension
Benefit Class 1											
Permanent FT/PT Employee	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Benefit Class 2											
1-year Contract Employee	✓	✓	✓	✓		✓	③ ✓	✓	✓	✓	✓
Benefit Class 3											
Approved, unpaid Leave of Absence						✓	✓				✓
Benefit Class 4											
Ordained Priests	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Benefit Class 5											
Retirees						✓	✓				
Benefit Class 8											
Non-salary Permanent EE						✓	✓				
④ Benefit Class 100											
Pension only										✓	✓

Benefits eligibility:

- An employee must work at least 20 hours/week and have a one-year contract.
 - Mandatory participation to ALL eligible employees
 - Members can opt out of the pension plan upon enrollment and can join anytime*

***Once members join the pension plan, they cannot opt out.**

- All eligible members must submit the completed Application for Group Benefits and Pension form within 31 days after the hire date.
- The Retiree Benefits Plan is offered to **retiring** employees aged **55+**

Benefits Classification:

- Class 1: Permanent (FT/PT) Employees
- Class 2: 1-year contract employees
 - ALL new CISVA teachers/education assistants will be in this class upon enrollment
- Class 3: Employees on an approved Leave of Absence
- Class 4: Priests
- Class 5: Retirees (Retired employees aged 55+)
- Class 8: All Other Participants (i.e., non-salary)
- Class 100: Pension only

Benefit Class 2 – One-Year Contract:

- 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
- Pension
- Voluntary Critical Illness (EE and spouse)

Benefit Class 2 – Important things to note:

- **All** newly hired teachers/education assistants must be categorized as Class 2 (This applies to CISVA schools)
- **Teachers, Education Assistants, and Support Staff** in their second year of service must be re-categorized to Class 1, **EXCEPT** for special circumstances that they are only kept on another 1-year short-term contract (i.e., covering back-to-back maternity or leave of absence)
- The employer **must** inform the Benefits Administration Office of the benefit class change
 - The Benefits Administration Office **will not initiate** the change – proper documentation is required

Benefit Class 3 – Leave of Absence (LOA):

- Employee must request the school and PEC for a leave of absence. There must be a specific start and end date
- Once approved by the PEC, complete the Leave of Absence Agreement document
- The employee must indicate on the LOA Agreement if they want to keep or waive the Extended Health and Dental Coverage
 - Employees on Class 3 benefits are only entitled to extended health and dental coverage
 - Employees on Class 3 benefits cannot contribute to the employer-matched pension
- Provide a **Group Change Form** to change the Benefits Class to **Class 3**, and indicate if the employee is keeping or waiving coverage

Benefit Class 3 – Important things to note:

- The employer must advise the Benefits Office once the employee has returned to work
 - Complete a Group Change Form, indicate the employee's return to work date, benefits class, gross earnings for the month the employee had returned to work, and group benefits reinstatement – if they had waived it while on LOA
- Employees on LOA are **NOT** entitled to salary increases while **not** actively working, except for employees on Maternity Leave
- The year or month they are away will not count towards the pensionable years of service and experience, except for Maternity Leave

AGE RESTRICTIONS on BENEFITS

1. LIFE INSURANCE:

Age 65 - reduces to one (1) times the contract salary

Age 70 - terminates completely

2. ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE:

Age 70 - terminates completely

3. LONG TERM DISABILITY:

Age 65 - Terminates completely

4. CRITICAL ILLNESS:

Age 69 - maximum age a new employee can be a time of employment to join this benefit

Age 80 - terminates completely

5. REGISTERED PENSION PLAN:

Age 55 or older: on a formal declaration of retirement

- Transfer pension to own plan
- Receive annuity or LIF as pension



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

Age Restriction on Benefits:

Why must you notify the Benefits Administration Office once your staff member(s) turns 65, 70, 71, or 80?

- The plan members' age will affect their eligibility for the Group Benefits and Pension
- To calculate the overcharged premiums for the summertime
- To remind you to reduce the payroll deduction for your staff members
- To trigger your staff members to plan for their future

Things to note:

- Forms signed 31 days after the hired date are considered late applicants
- The Benefits Administration Office is encouraging all employers to sign up for PAD
- Employees can only waive the extended health and dental coverage if they have coverage elsewhere
 - Proof of coverage MUST be provided
- Give the new employees a copy of the Basic Elements of our Plan
- Make sure your staff members know they must let you know if any of their information has changed: Address, marital status, contact number, etc. ANY!
- The ID number of members added to the plan after re-enrollment can be found on your adjustment spreadsheet

Things to note:

- The Benefits Office will NOT process outdated, handwritten, or unsigned Group Benefits Forms
 - Always check the CISVA Benefits website for the current forms
- Check the forms before sending them to the Benefits Office
- Check if the information that needs to be updated is available
- Make sure that the forms are signed
- The Benefits Office can only terminate members four months from the current date
- Provide the gross earnings to the benefits office for employees going on disability or terminating employment or if employees going on maternity leave are waiving their pension

Notes about the Health plan:

- **Registered Social Worker** is covered under the Psychologist category effective **August 1, 2022**
- **Clinical Counsellors** service is only available in **BC**
- **Vision Care** coverage is **\$300**, effective **September 1, 2020**
- **Canada Life** rebranding completed in 2022
- CISVA changed from Deferred Drug Plan to **Pay Direct Drug Plan**, effective **January 1, 2019**

This means that members will no longer be required to pay the total cost of prescription drugs upfront and wait up to 30 days for reimbursement. Instead, members will only pay the pharmacy for their portion of the cost (**20%** or **10% if purchased at Costco**).

Employment Insurance waiting period:

- Effective **January 1, 2017**, the EI waiting period is seven consecutive days
- Effective **September 1, 2017**, the Short-Term Disability (STD) waiting period of our plan was changed to **seven (7) consecutive days = five (5) business days** (including weekends, holidays, and the days your employees are not working)

Short-Term Disability (STD)

- **What is the definition of disability**
 - When used in our Short-Term Disability policy, disabled means being unable to perform the essential duties (more than 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 by Canada Life when assessing disability
- **Waiting period**
 - There will be a waiting period of **7 consecutive days** before you receive your benefit payment, including the **5-day paid sick leave**, if applicable
 - If the plan member does not see a physician during the waiting period, they will only be eligible for payments from the date they saw a physician

Short-Term Disability (STD)

- **How much will you be paid**

- 66.67% of your weekly earning rounded to the next dollar, up to a maximum of \$2,600* (payments will be received weekly)

STD benefit amount = Annual salary ÷ no. of weeks paid per year x 66.67%

- **No. of weeks used by Canada Life for calculations:**

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

- **Start date of disability**

- The first regular work day the plan member is unable to work due to disability (not the last date paid by the employer if sick days were used)
- If the plan member becomes disabled while outside of Canada and US, Canada Life will consider the date you return to Canada or the US as the start date of disability

Disability Payments are non-taxable.

Disability – Things to note:

- The salary threshold for a 43-week employee is **\$144,743**
- The salary threshold for a 52-week employee is **\$174,711**
 - *Proof of insurability must be provided by the employee and approved by Canada Life for any amount of coverage over \$2,240 per week
- If an employee has been away from work due to **illness** or **injury** for seven consecutive days (including **weekends, holidays, or days that the employee is not scheduled to work**), he/she **MUST** apply for disability.

Disability – Things to note:

- The **employer statement** **MUST** be submitted to the Benefits Office *****WITH the employee's job description.**
 - If you don't receive an email from **April Abadillo** confirming the date the Disability Form(s) was submitted to Canada Life, please follow up.
- *** The job description will help Canada Life adjudicate the claim and design a Return-To-Work program.

Disability – Things to note:

- **Only a maximum of 5 consecutive sick days** (if applicable) should be paid out. After this, disability payments will kick in (if the definition of disability is satisfied)
- It is important **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 for longer than this (due to illness or injury), Canada Life payments will begin after the seven days (consecutive days including weekends and holidays), and the employer will need to get the money back from the employee since they were overpaid

Disability – Things to note:

- When submitting a disability claim, please submit a **Group Change Form** to the Benefits Administration Office with the **employee's last paid date and gross salary for the month.**
 - This also applies to maternity leave – if the member waives the pension.
- The matched pension will be suspended while the employee is on disability.

Example:

- If the **employee's last paid day is the 20th** of the month, we **must** have the earnings from the 1st to the 20th to calculate the pension.
- The **employer is responsible** for informing the benefits office if the employee has returned to work full-time or to their pre-disability position.

Long-Term Disability (LTD)

- LTD is for Class 1 and Class 4 employees only
- There is a waiting period of 112 days before the plan member becomes eligible to receive LTD payments
 - There is usually a smooth transition from STD to LTD - provided the plan member provides all the medical reports to Canada Life on time
- The employee will receive 67% of the monthly earnings rounded to the next dollar, up to a maximum of \$12,000 per month
 - LTD benefit is paid over 12 months
 - LTD payments will be received monthly

$$\text{LTD benefit amount} = \text{Annual gross salary} \div 12 \times 67\%$$

LTD – Things to note:

- The salary threshold for LTD is \$173,731
 - Proof of insurability must be provided by the employee and approved by Canada Life for any amount of coverage over \$9,700 per month
 - LTD payment applies the all-source maximum
 - The LTD monthly benefit amount is added to any income (this includes the direct offsets, i.e., CPPD and employment income or GRTW earnings) considered under this provision
 - If the total of the LTD monthly benefit amount plus this other income exceeds 85% of their Net monthly pre-disability earnings, Canada Life will deduct the excess amount from their LTD benefits
- After **24 months** on disability, the definition changes from “own occupation” to “any occupation.”
 - Employees on disability must be informed of this time limit because, after the 24th month, their LTD payments may end unless they are severely disabled to the point where they cannot do 60% of any job.

Disability – Required forms:

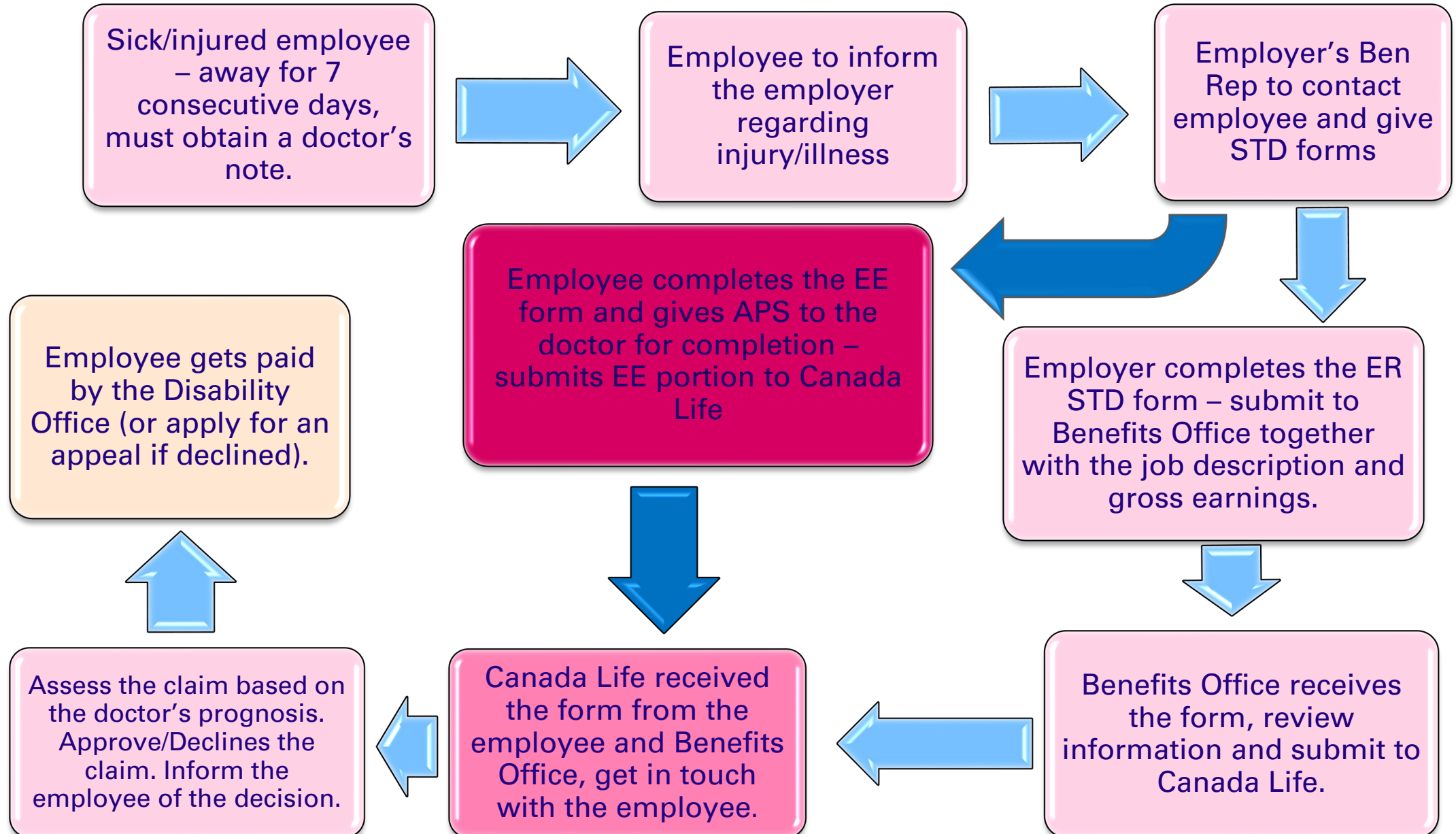
- Employer Statement
- Employer Statement
- Employee Statement
- Attending Physician Statement
- Maternity Medical Report – For school use only. Please DO NOT submit this form to the Benefits Office or Disability Office.
- *Group Change Form – to suspend or reinstate the pension contribution
- *Group Change Form is required to:
 - waive the pension deduction while on disability
 - reinstate the pension contribution upon returning to work from disability

Disability RTW – Important things to note:

- The employer **MUST** accommodate a gradual Return To Work of the employee **once approved by the employee's physician, the disability office, and the employer***.
- The **employer MUST** inform the **Benefits Office** of the employee's full-time **return-to-work date** and the **gross salary**
- For status updates regarding an employee on disability, please get in touch with **April Abadillo** at the Benefits Office.

***The employee alone cannot approve his/her own RTW.**

Applying for disability flow chart:



How to apply for Short-Term Disability:



Maternity Benefits:

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

- Employment Insurance's Maternity and Parental benefits
- Top-up benefits (ALL CISVA employees only – between 6-15 weeks)
- Short-Term Disability (STD) Benefits
- Informing the Benefits Administration Office whether the employee is keeping, reducing, or waiving the pension
- Employee on maternity leave is ELIGIBLE for salary increase
- The employee going on maternity leave must complete the Leave Request Form

Employment Insurance Parental Benefit:

There are two options available to receive parental benefits:

- **Standard parental benefits** can be paid for a maximum of 35 weeks and must be claimed within 52 weeks (**12 months**) = **55%**

or

- **Extended parental benefits** can be paid for a maximum of 61 weeks and must be claimed within 78 weeks (**18 months**) = **33%**
- Standard parental benefits or extended parental benefits will not affect the top-up calculation
- The amount paid over 35 or 61 weeks is the same

Maternity – Top-up Benefit:

- Effective **September 1, 2020**, ALL CISVA employees are entitled to the maternity top-up benefits
- The employee could be eligible for top-up benefits between **6 to 15** weeks, minus the weeks they are **paid** by **Canada Life Maternity STD** (or **Post-Delivery STD**) benefits
- The employer will top-up the EI maternity benefits up to **75%** of the employee's gross weekly earnings
- Top-up is **NOT** payable while the employee is receiving the maternity STD benefits from Canada Life

Maternity Leave – Benefits Eligibility

- Maternity leave is one of the Employment Standard Act (ESA) protected leaves
- The employee has two options with their group benefits while on maternity leave
 - Continue the employee/employer benefits premium cost-share agreement as agreed under the employment contract
 - Opt-out of coverage for the Group Benefits – life, AD&D, Disability benefits (STD and LTD), CI, extended health and dental while on maternity leave

It is all or nothing.

The employee cannot pick and choose what coverage they want.

- The employee can also choose to waive or keep their matched pension contribution while on maternity leave

Maternity Leave – Benefits Eligibility

- If the employee has spousal coverage and wants to waive their extended health and dental coverage while on maternity leave, they cannot automatically join back in when they return to work.
 - They are considered a late applicant
- The late application is not an automatic approval upon application.
- If extended health was declined during a late application, the employee and their dependents cannot join the plan after the spouse loses their coverage.
- The employee will have to reapply as a late applicant
- Once a late dental application is approved, there is a 12 months provision, and the coverage will be \$250.

Maternity Leave – Benefit Forms

Forms to be submitted to the Benefits Office:

- **Leave Request Form**
- **Group Change Form** (if the employee is waiving the pension contribution while on Maternity Leave and adding the newborn under the plan)
- **STD Claim form** (if the employee is keeping the Group Benefits)
 - **Employer Statement**
 - **Employee Statement** (can be submitted directly to Canada Life)
 - **Attending Physician Statement** (can be submitted directly to Canada Life)

Maternity Leave – Benefit Forms

Other forms required:

- Record of Employment (ROE)
- Medical Report Form (CISVA employees only)
- Maternity Leave Agreement (Non-CISVA)

When the employee returns to work from Maternity leave, **you** must provide the Benefits Office a Group Change Form (GCF) with the following information:

- Return to work date
- Reinstate pension and the level of contribution
 - Gross earnings for the month (if it is not the 1st)
- Reinstate Group Benefits (if they had waived them while on ML)

Maternity – STD Maternity Benefits

- **Childbirth by normal delivery: 4 weeks benefit** (one week waiting period, three weeks payable)
- **Childbirth by C-section delivery: 6 weeks benefit** (one week waiting period, five weeks payable)

Note:

An employee previously on STD due to pregnancy-related complications **will not be required to submit additional forms for this benefit.** The Disability Office will continue to pay the employee for a 4-week or 6-week period as of the child's birth date.

Maternity – STD Maternity Benefits

These post-delivery claims are handled in the same manner as any other STD claim:

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

Note:

Top-up is **NOT** payable when an employee receives this Disability benefit. If both Top Up and the STD benefits were paid, the employee would receive over 100% of their salary.

Maternity – Things to note:

- **Sick days paid and vacation pay MUST** (if applicable) be reported on the Record of Employment (ROE).
- Maternity EI benefit can be applied prior the childbirth.

*“You can start receiving maternity benefits as early as 12 weeks before your due date or the date you give birth. You cannot receive these benefits more than 17 weeks after your due date or the date you gave birth, whichever is later.”

- Top-up benefits are for **CISVA employees**.
- Top-up benefits are between **6-15** weeks, depending on what the doctor reports on the **Maternity Medical Leave Report**.

* <https://www.canada.ca/en/services/benefits/ei/ei-maternity-parental/eligibility.html>

Maternity – Scenario 1

- Employee is a teacher and had a baby on the scheduled due date
- Employee will apply for EI after the childbirth
- Employee has **natural childbirth**.
- Employee is paid over **ten months**
- Employee's medical report = 15 weeks

NOTE: [Top Up Calculator](#) is available on the Benefits website.

July

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
Baby was born	Wk 1 STD waiting period	STD waiting period	STD waiting period	STD waiting period	STD waiting period	STD waiting period
	El Waiting period	El Waiting period	El Waiting period	El Waiting period	El Waiting period	El Waiting period
	Wk 1 Top-up not payable	Wk 1 Top-up not payable	Wk 1 Top-up not payable	Wk 1 Top-up not payable	Wk 1 Top-up not payable	
9	10	11	12	13	14	15
STD waiting period	Wk 2 STD start but not payable	Wk 2 STD start but not payable	Wk 2 STD start but not payable	Wk 2 STD start but not payable	Wk 2 STD start but not payable	
El Waiting period	Wk 2 Top-up not payable	Wk 2 Top-up not payable	Wk 2 Top-up not payable	Wk 2 Top-up not payable	Wk 2 Top-up not payable	
16	17	18	19	20	21	22
	Wk 3 STD not payable	Wk 3 STD not payable	Wk 3 STD not payable	Wk 3 STD not payable	Wk 3 STD not payable	
	Wk 3 Top-up not payable	Wk 3 Top-up not payable	Wk 3 Top-up not payable	Wk 3 Top-up not payable	Wk 3 Top-up not payable	
23	24	25	26	27	28	29
	Wk 4 STD not payable	Wk 4 STD not payable	Wk 4 STD not payable	Wk 4 STD not payable	Wk 4 STD not payable	
	Wk 4 Top-up not payable	Wk 4 Top-up not payable	Wk 4 Top-up not payable	Wk 4 Top-up not payable	Wk 4 Top-up not payable	
30	31					
	Wk 5 Top-up not payable					

August

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	31	1	2	3	4	5
	Wk 5 Top-up not payable	Wk 5 Top-up not payable	Wk 5 Top-up not payable	Wk 5 Top-up not payable	Wk 5 Top-up not payable	
6	7	8	9	10	11	12
	Wk 6 Top-up not payable	Wk 7 Top-up not payable	Wk 7 Top-up not payable	Wk 7 Top-up not payable	Wk 7 Top-up not payable	
13	14	15	16	17	18	19
	Wk 8 Top-up not payable	Wk 8 Top-up not payable	Wk 8 Top-up not payable	Wk 8 Top-up not payable	Wk 8 Top-up not payable	
20	21	22	23	24	25	26
	Wk 9 Top-up not payable	Wk 9 Top-up not payable	Wk 9 Top-up not payable	Wk 9 Top-up not payable	Wk 9 Top-up not payable	
27	28	29	30	31		
	Wk 10 Top-up not payable	Wk 10 Top-up not payable	Wk 10 Top-up not payable	Wk 10 Top-up not payable		

September

Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	31	1	2
	Wk 9 Top-up not payable	Wk 10 Top-up not payable	Wk 10 Top-up not payable	Wk 10 Top-up not payable	Wk 10 Top-up payable	
3	4	5	6	7	8	9
	Wk 11 Top-up payable	Wk 11 Top-up payable	Wk 11 Top-up payable	Wk 11 Top-up payable	Wk 11 Top-up payable	
10	11	12	13	14	15	16
	Wk 12 Top-up payable	Wk 12 Top-up payable	Wk 12 Top-up payable	Wk 12 Top-up payable	Wk 12 Top-up payable	
17	18	19	20	21	22	23
	Wk 13 Top-up payable	Wk 13 Top-up payable	Wk 13 Top-up payable	Wk 13 Top-up payable	Wk 13 Top-up payable	
24	25	26	27	28	29	30
	Wk 14 Top-up payable	Wk 14 Top-up payable	Wk 14 Top-up payable	Wk 14 Top-up payable	Wk 14 Top-up payable	

October

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
	Wk 15 Top-up payable	Wk 15 Top-up payable	Wk 15 Top-up payable	Wk 15 Top-up payable	Wk 15 Top-up payable	
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Maternity – Scenario 2

- Employee is a teacher and had a baby on the scheduled due date
- Employee will apply for EI after the childbirth
- Employee has **natural childbirth**.
- Employee is paid over 12 months
- Employee's medical report = 15 weeks

NOTE: [Top Up Calculator](#) is available on the Benefits website.

July

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2 Baby was born	3	4	5	6	7	8
	Wk 1 STD waiting period	Wk 1 STD waiting period	Wk 1 STD waiting period	Wk 1 STD waiting period	Wk 1 STD waiting period	Wk 1 STD waiting period
	Wk 2 EI Waiting period	EI Waiting period	EI Waiting period	EI Waiting period	EI Waiting period	EI Waiting period
	Wk 1 Top-up payable	Wk 1 Top-up payable	Wk 1 Top-up payable	Wk 1 Top-up payable	Wk 1 Top-up payable	
9	10	11	12	13	14	15
Wk 1 STD waiting period	Wk 2 STD payable start	Wk 2 STD payable	Wk 2 STD payable	Wk 2 STD payable	Wk 2 STD payable	
EI Waiting period						
16	17	18	19	20	21	22
	Wk 3 STD payable	STD payable	STD payable	STD payable	STD payable	
23	24	25	26	27	28	29
	Wk 4 STD payable	STD payable	STD payable	STD payable	STD payable	
30	31					
	EI payable					
	Wk 2 Top-up payable					

August

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	31	1	2	3	4	5
	El payable					
	Wk 2 Top-up payable	Wk 2 Top-up payable	Wk 2 Top-up payable	Wk 2 Top-up payable	Wk 2 Top-up payable	
6	7	8	9	10	11	12
	Wk 3 Top-up payable	Wk 3 Top-up payable	Wk 3 Top-up payable	Wk 3 Top-up payable	Wk 3 Top-up payable	
13	14	15	16	17	18	19
	Wk 4 Top-up payable	Wk 4 Top-up payable	Wk 4 Top-up payable	Wk 4 Top-up payable	Wk 4 Top-up payable	
20	21	22	23	24	25	26
	Wk 5 Top-up payable	Wk 5 Top-up payable	Wk 5 Top-up payable	Wk 5 Top-up payable	Wk 5 Top-up payable	
27	28	29	30	31		
	Wk 6 Top-up payable	Wk 6 Top-up payable	Wk 6 Top-up payable	Wk 6 Top-up payable		

September

Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	31	1	2
					EI payable	
	Wk 6 Top-up payable	Wk 6 Top-up payable	Wk 6 Top-up payable	Wk 6 Top-up payable	Wk 6 Top-up payable	
3	4	5	6	7	8	9
	EI payable	EI payable	EI payable	EI payable	EI payable	
	Wk 7 Top-up payable	Wk 7 Top-up payable	Wk 7 Top-up payable	Wk 7 Top-up payable	Wk 7 Top-up payable	
10	11	12	13	14	15	16
	EI payable	EI payable	EI payable	EI payable	EI payable	
	Wk 8 Top-up payable	Wk 8 Top-up payable	Wk 8 Top-up payable	Wk 8 Top-up payable	Wk 8 Top-up payable	
17	18	19	20	21	22	23
	EI payable	EI payable	EI payable	EI payable	EI payable	
	Wk 9 Top-up payable	Wk 9 Top-up payable	Wk 9 Top-up payable	Wk 9 Top-up payable	Wk 9 Top-up payable	
24	25	26	27	28	29	30
	EI payable	EI payable	EI payable	EI payable	EI payable	
	Wk 10 Top-up payable	Wk 10 Top-up payable	Wk 10 Top-up payable	Wk 10 Top-up payable	Wk 10 Top-up payable	

October

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
	Wk 11 Top-up payable	Wk 11 Top-up payable	Wk 11 Top-up payable	Wk 11 Top-up payable	Wk 11 Top-up payable	
8	9	10	11	12	13	14
	Wk 12 Top-up payable	Wk 12 Top-up payable	Wk 12 Top-up payable	Wk 12 Top-up payable	Wk 12 Top-up payable	
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Maternity – Scenario 3

- Employee (teacher) must go on disability due to pregnancy-related illness in January.
- Employee had a **C-Section birth** in February.
- Employee's medical report = 15 weeks

NOTE: **Top Up Calculator** is available on the Benefits website.

January

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3 Last day worked	4 Medical STD Wait Period Begins
5 STD Wait	6 Sick Day STD Wait	7 Sick Day STD Wait	8 Sick Day STD Wait	9 Sick Day STD Wait	10 Sick Day STD Wait	11
12	13 STD Payable	14 STD Payable	15 STD Payable	16 STD Payable	17 STD Payable	18
19	20 STD Payable	21 STD Payable	22 STD Payable	23 STD Payable	24 STD Payable	25
26	27 STD Payable	28 STD Payable	29 STD Payable	30 STD Payable	31 STD Payable	

February

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8
	Medical STD Payable	STD Payable	STD Payable	STD Payable	STD Payable	
9	10	11	12	13	14	15
	Medical STD Payable	Baby Born: C-section. EI Wait period begins. No Top-Up while on STD.	EI waiting period	EI waiting period	EI waiting period	EI waiting period
		Wk 1 STD mat payable	STD mat payable	STD mat payable	STD mat payable	
16	17	18	19	20	21	22
EI waiting period	EI waiting period	EI Wait period ends. (EI cannot be collected while on STD).				
	Wk 1 STD mat Payable	Wk 2 STD mat Payable	Wk 2 STD mat Payable	Wk 2 STD mat Payable	Wk 2 STD mat Payable	
23	24	25	26	27	28	
	Wk 2 STD mat Payable	Wk 3 STD mat Payable	Wk 3 STD mat Payable	Wk 3 STD mat Payable	Wk 3 STD mat Payable	

March

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3 Wk 3 STD mat Payable	4 Wk 4 STD mat Payable	5 Wk 4 STD mat Payable	6 Wk 4 STD mat Payable	7 Wk 4 STD mat Payable	8
9	10 Wk 4 STD mat Payable	11 Wk 5 STD mat Payable	12 Wk 5 STD mat Payable	13 Wk 5 STD mat Payable	14 Wk 5 STD mat Payable	15
16	17 Wk 5 STD mat Payable	18 Wk 6 STD mat Payable	19 Wk 6 STD mat Payable	20 Wk 6 STD mat Payable	21 Wk 6 STD mat Payable	22
23	24 Wk 6 STD mat Payable	25	26	27	28	29
		EI Payments begin now that STD Maternity benefit has ended.				
		Wk 1 Top-up payable	Wk 1 Top-up payable	Wk 1 Top-up payable	Wk 1 Top-up payable	
30	31 Wk 1 Top-up payable					

April

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	31	1	2	3	4	5
	Wk 1 Top-up payable	Wk 2 Top-up payable	Wk 2 Top-up payable	Wk 2 Top-up payable	Wk 2 Top-up payable	
6	7	8	9	10	11	12
	Wk 2 Top-up payable	Wk 3 Top-up payable	Wk 3 Top-up payable	Wk 3 Top-up payable	Wk 3 Top-up payable	
13	14	15	16	17	18	19
	Wk 3 Top-up payable	Wk 4 Top-up payable	Wk 4 Top-up payable	Wk 4 Top-up payable	Wk 4 Top-up payable	
20	21					26
	Wk 4 Top-up payable	Wk 5 Top-up payable	Wk 5 Top-up payable	Wk 5 Top-up payable	Wk 5 Top-up payable	
27	28	29	30			
	Wk 5 Top-up payable	Wk 6 Top-up payable	Wk 6 Top-up payable	Wk 6 Top-up payable	Wk 6 Top-up payable	

May

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	28 Wk 6 Top-up payable	29 Wk 7 Top-up payable	30 Wk 7 Top-up payable	1 Wk 7 Top-up payable	2 Wk 7 Top-up payable	3
4	5 Wk 7 Top-up payable	6 Wk 8 Top-up payable	7 Wk 8 Top-up payable	8 Wk 8 Top-up payable	9 Wk 8 Top-up payable	10
11	12 Wk 8 Top-up payable	13 Wk 9 Top-up payable	14 Wk 9 Top-up payable	15 Wk 9 Top-up payable	16 Wk 9 Top-up payable	17
18	19 Wk 9 Top-up payable					24
25	26	27	28	29	30	31

Benefits Website

- 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
 - **Important dates, Group, and Pension updates (*What's New*)**
 - Coverage and Policy/Plan numbers
 - FAQs
- Benefit Reps/Employers 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.

Things to Note:

- 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 them know **as soon as MSP covers them**.
- If you choose to continue sending us cheques for the benefits payment, please ensure we will receive the cheque **on or before** the stated due date.
 - **Late payment** will incur the 1% late fee charges. The date on the cheque will not be the basis of the late fee charge but the date the cheque was received. Please make sure to indicate the billing period on the cheque!

We are NO longer sending email reminders of the due dates, so please make sure that you check our [website](#)!

Things to Note:

- Changes for the following requires a **Group Change Form (GCF)**
 - Salary
 - Benefit class change
 - Name change
 - Re-instatement
 - Late application
 - Life beneficiary change
 - Change pension level
 - Add/remove dependents
 - Termination of employment
 - Address
 - Transfer of employment
 - Addition of benefits
 - Refusal of benefits
 - Add/remove voluntary pension
 - Add/remove TFSA or RRSP
- Applicable pension form must also be completed when changing the **address, name, and beneficiary.**
- Both the employee and the employer must sign the (**GCF**)

Things to Note:

- All group benefit forms must be completed electronically. A handwritten form will not be accepted. **NO MORE EXCEPTIONS!**
- Pension forms could be handwritten but preferably completed electronically.
- **An incomplete Application for Group Coverage will not be processed.** The benefit reps must check the forms before submitting them to the Benefits Office.
 - Ensure that the **employer's name** and **employer number** (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.

Things to Note:

- **Incomplete Application for Group cont...**
 - The Application for membership in RPP **must** be submitted with the Application for Group Benefit if the employee opts to join the pension plan. The Benefits Office will **NOT** process the enrollment if there is a missing form.
 - If the employee is refusing any benefits – have coverage under the spouse, please ensure the **spouse's insurance information is provided**. The employee has **checked the correct box(es)** of the benefits they opt out of.
 - Ensure **the employee and employer have signed the Application for Group Benefit**. Forms without the signature will **not** be processed

Annual salary must be provided on the form. For school employees, the salary must be calculated from **September to August**. This will ensure we have the correct coverage amount and charge the correct premiums.

Things to Note:

- 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

- These late charges apply to Disability, Maternity, or Welcome Plan retroactive adjustments. **We will immediately charge for these if they are over one month retroactive.**
- Refunds for terminations will occur for a **maximum of 4 months from the current date**, even though the notification may be older than four months.

Things to Note:

- We will no longer accept outdated forms. We will not process any changes/updates submitted to our office using the old forms. Make sure to check our website when you are filling out the forms.
- Payments (cheques) received after the due date will accumulate the 1% late charges. This means we **MUST** receive the cheque on or before the due date. We do not base the late charges on the date indicated on the cheque.

Dependent Children:

- Dependent **CHILD** is from age **0-21***
- Dependent **FULL-TIME STUDENT** is from age **22-25***

*the employee's responsible for reporting if their child(ren) is working full-time (30 hours per week).

- **Student recertification** is required for a dependent 22 or over who is attending full-time post-secondary school
- The definition of a dependent student is as follows:
 - Dependent is between the ages of 22-25;
 - Registered as a full-time (FT) student in a recognized post-secondary school;
 - FT is defined as 15 hours per week of in-class study;
 - The student cannot be paid to attend school;
 - The student can have a part-time (PT) job; however, he/she can't work more than 30 hours per week.

Providing the employee has family coverage and their child meets ALL the criteria, then the dependent can remain on their parent's plan.

Dependent Children:

- Coverage after graduation
 - If they are already 22 and the employee has submitted student recertification, they could still be covered for six months after graduation
 - The employee must provide the Benefits Administration Office with the correct graduation date.
 - if they graduated/finished the course before turning 22, coverage will not be extended
- The employee must remind the service provider to submit the claim with the correct relationship status for their dependent child(ren)
- It is the employee's responsibility to inform us if their dependent is working 30 hours/week or has coverage

Employee Package:

- Canada Life had phased out the wallet cards.
 - New employees will receive an email* and text from Canada Life to register and create their account online
 - the employee can download the electronic card after completing the registration
 - the employee can check their coverage, balance, claims, etc., on their online account
 - They can also check their pension information (if they are part of the Group pension plan)
 - **The Benefits booklets** are available for download.
 - Always visit the **CISVA Benefits** website for **information, forms, and other resources** regarding your group benefits and pension.
- * The employee must provide a** personal email address upon enrollment.

www.sync.com

Why do we need a secure way to send and receive files?

BCFSA Information Security Guideline Effective September 30, 2022

DATE: September 6, 2022

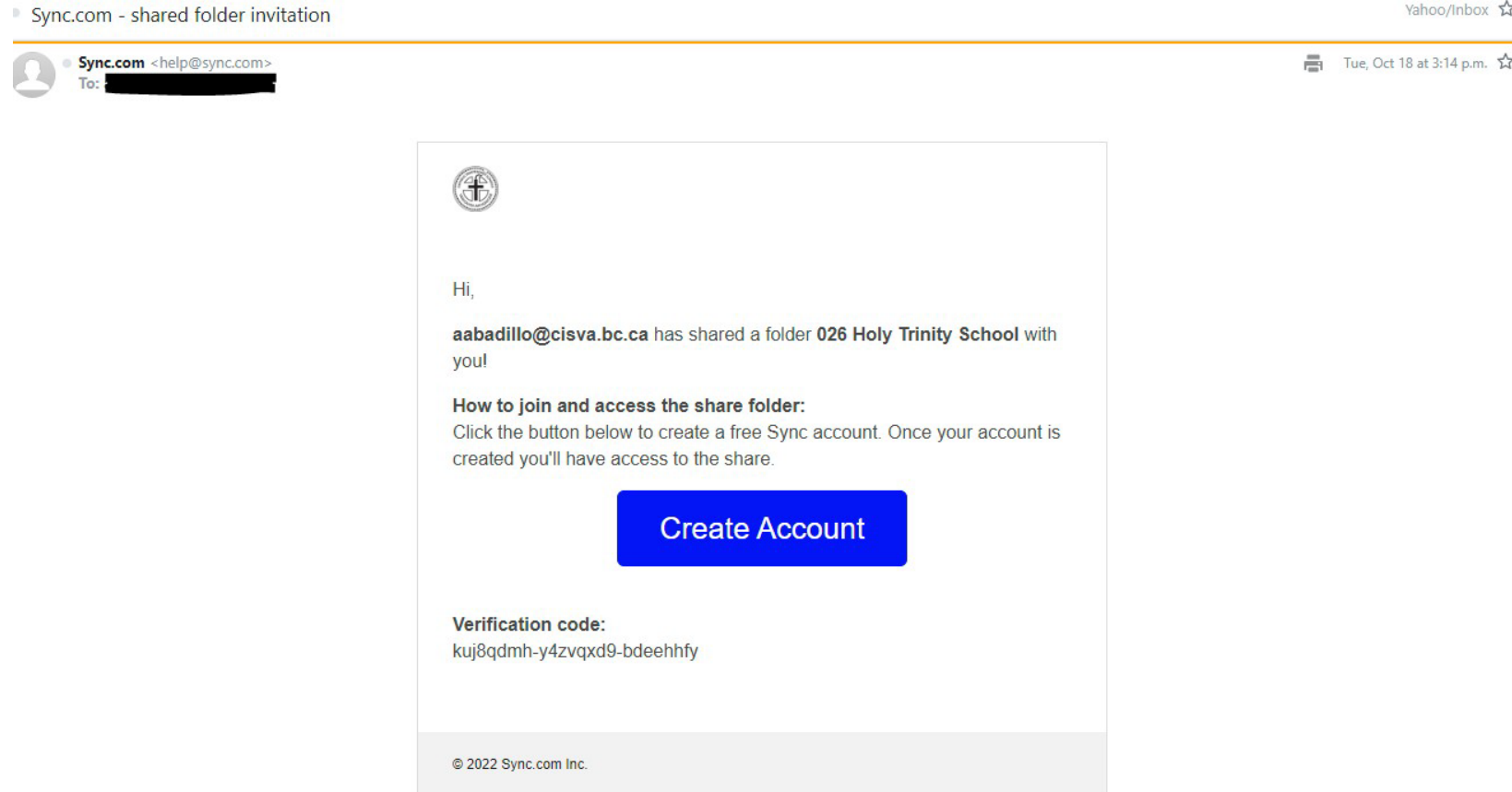
DISTRIBUTION: Pension Plan Administrators

Advisory Number: 22-030

- To adhere to the new BCFSA Regulation effective September 30, 2022
 - Benefits Administration Office provided you with the link to share the folder.
 - This will enable you to access your monthly billing invoice
 - Send files securely
- Need help with your account?
 - <https://www.sync.com/help/>

How to create an account on sync.com

Step 1. Open the email from sync.com



How to create an account on sync.com

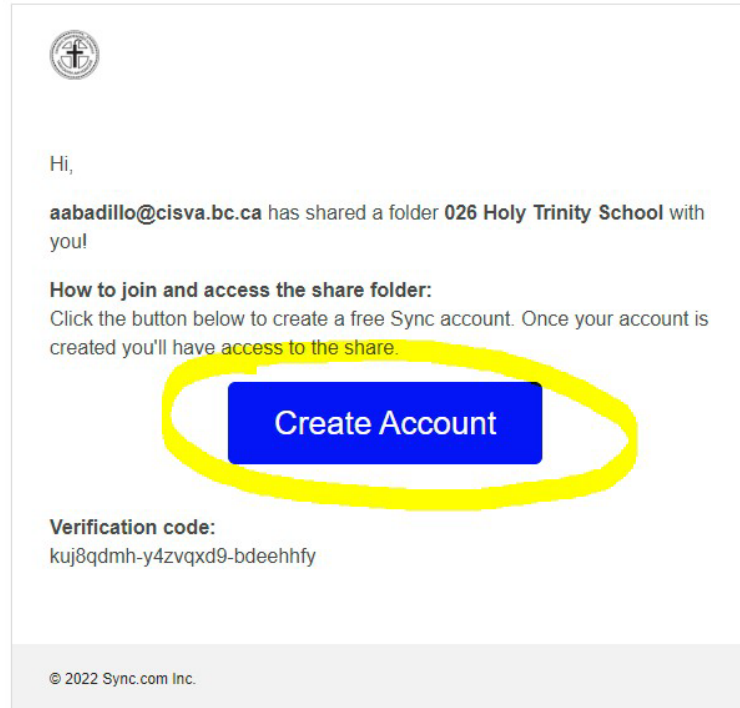
Step 2. Click Create Account

Sync.com - shared folder invitation

Yahoo/Inbox ☆

Sync.com <help@sync.com>
To: [REDACTED]

Tue, Oct 18 at 3:14 p.m. ☆



How to create an account on sync.com

Step 3. Choose a password and confirm

Join a Shared Folder

Create your free Sync account:

Your email address:

Note: This email address was specified for the invite. If you signup with a different email address you'll have to get the Sync user to re-invite you to the shared folder.

Choose a password:

Confirm password:

How to create an account on sync.com

Step 4. Click the checkbox and then click create account and join share

☒ Enable forgotten password recovery (recommended)

☒ I accept the [Sync terms of service](#) and [privacy policy](#).

Create account and join share

Need help?

[Click here to contact our support team](#)

Welcome to your Secure sync folder!

How to upload file securely

- Use the link from the email you receive from the Benefits Administration Office with the subject line:

MONTH YEAR billing invoice

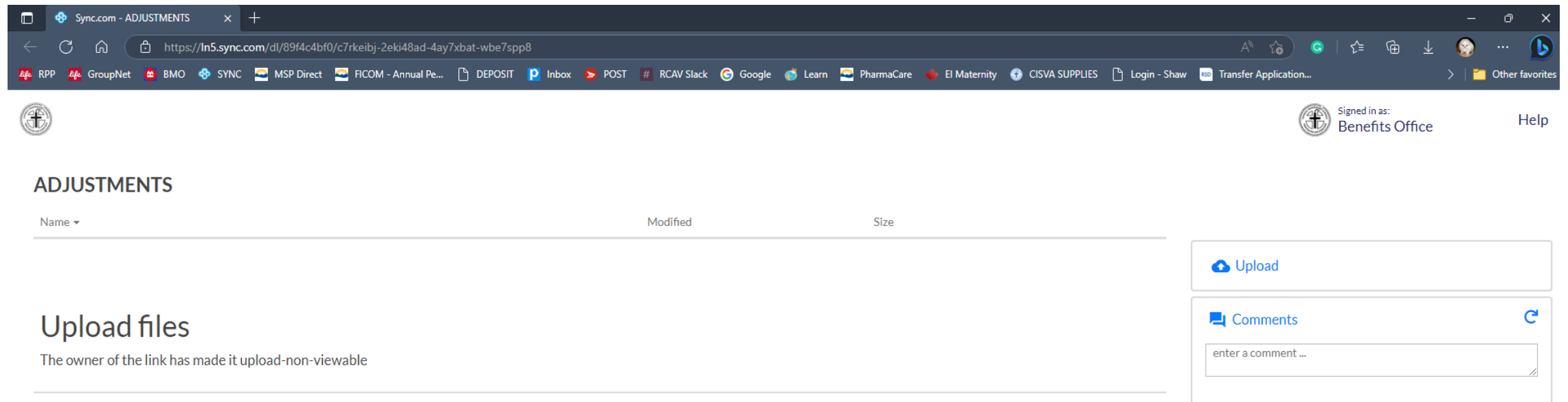
Reminders:

- *Incomplete and handwritten group benefits form received within the cut-off date will **NOT** be processed.*
 - *The Benefits Office will not ask you for the missing information; you must check the document before sending it.*
- Benefit Reps **MUST** send **ALL ADJUSTMENT DOCUMENTS** to [ADJUSTMENTS](#) (click the link to upload adjustments) on or before 4 PM of the cut-off date.
 - **DO NOT create a new folder or link to upload documents. The Benefits Administration Office will NOT process the adjustments submitted through other methods.**
- The Disability claim forms must be uploaded to [DISABILITY FORMS](#) (click the link to upload the disability form). **DO NOT** upload the Disability forms to the adjustment folder.
- *Remind your new staff members to finish the online registration through Canada Life.*
- **Or the link from the CISVA Benefits website – Benefit Reps page**

NOTE: Send the completed and signed form to [Benefits Administration Office](#)

How to upload file securely

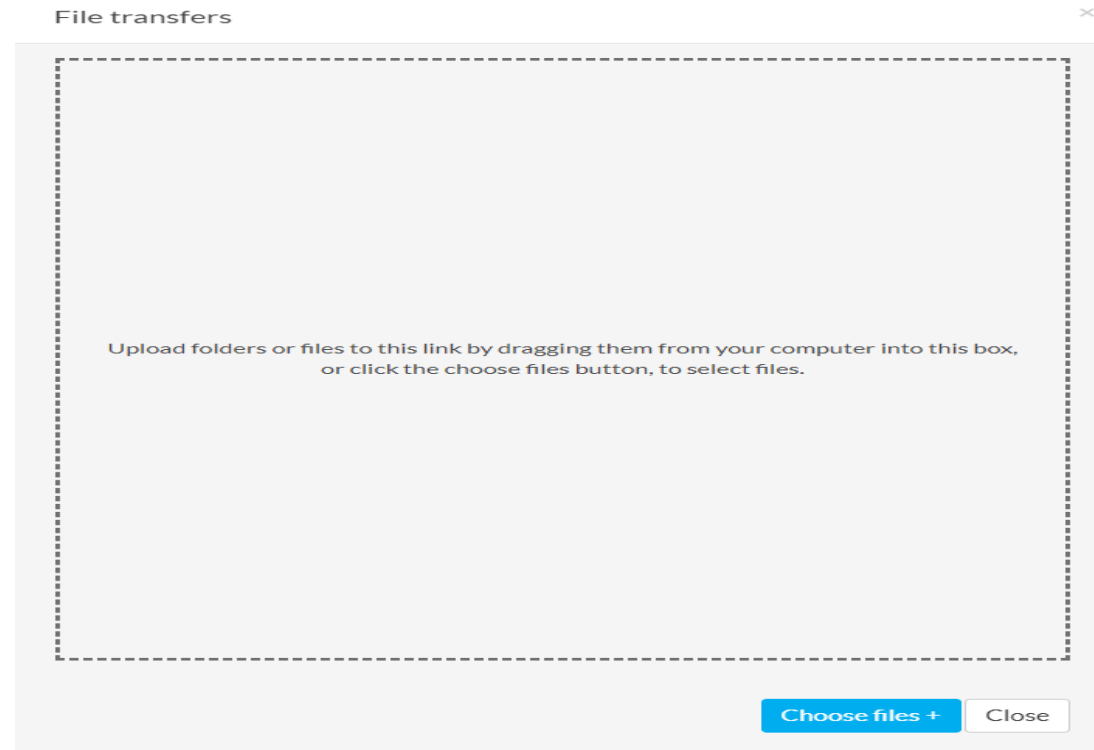
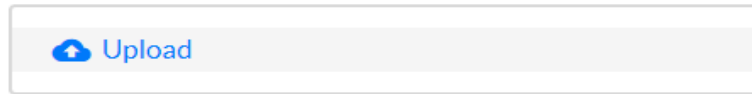
The link will connect to your browser and see this page.



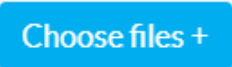
NOTE: You will not see the files uploaded on this page for privacy reasons.

How to upload file securely

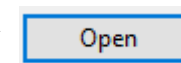
Click



Click

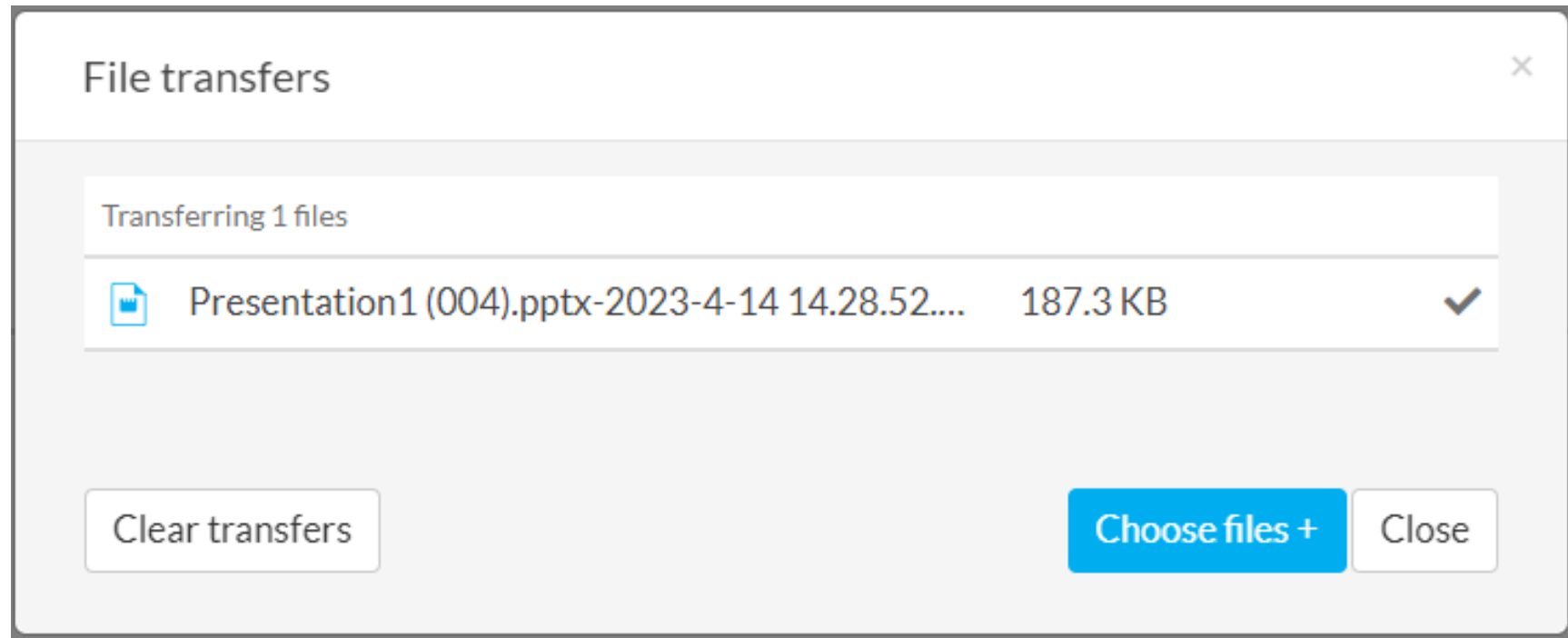


Select the folder where you saved your file and click



How to upload file securely

A File transfer dialog box will pop up. You will see the file name of your document, the file size, and a checkmark indicating that your file has been transferred.



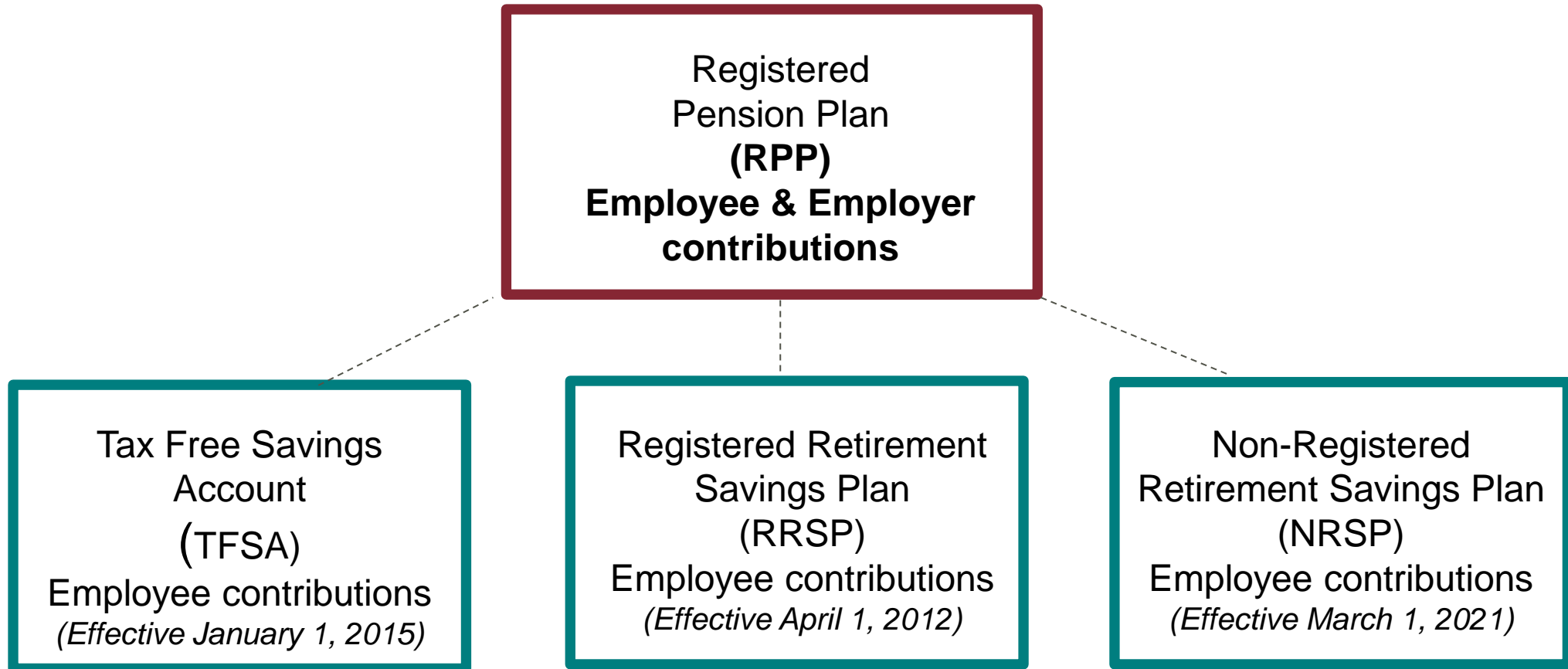


**LUNCH
BREAK**



Group Retirement and Savings Plans

Your group retirement and savings program



Plans at retirement

Registered Retirement
Income Fund
(RRIF)
(Effective November 1, 2018)

- Non-locked money (i.e. RRSP)
- Minimum withdrawal amount

Life Income Fund
(LIF)
(Effective November 1, 2018)

- Locked in money (i.e. RPP)
- Minimum and Maximum withdrawal amount

Your group advantage – comparing fees

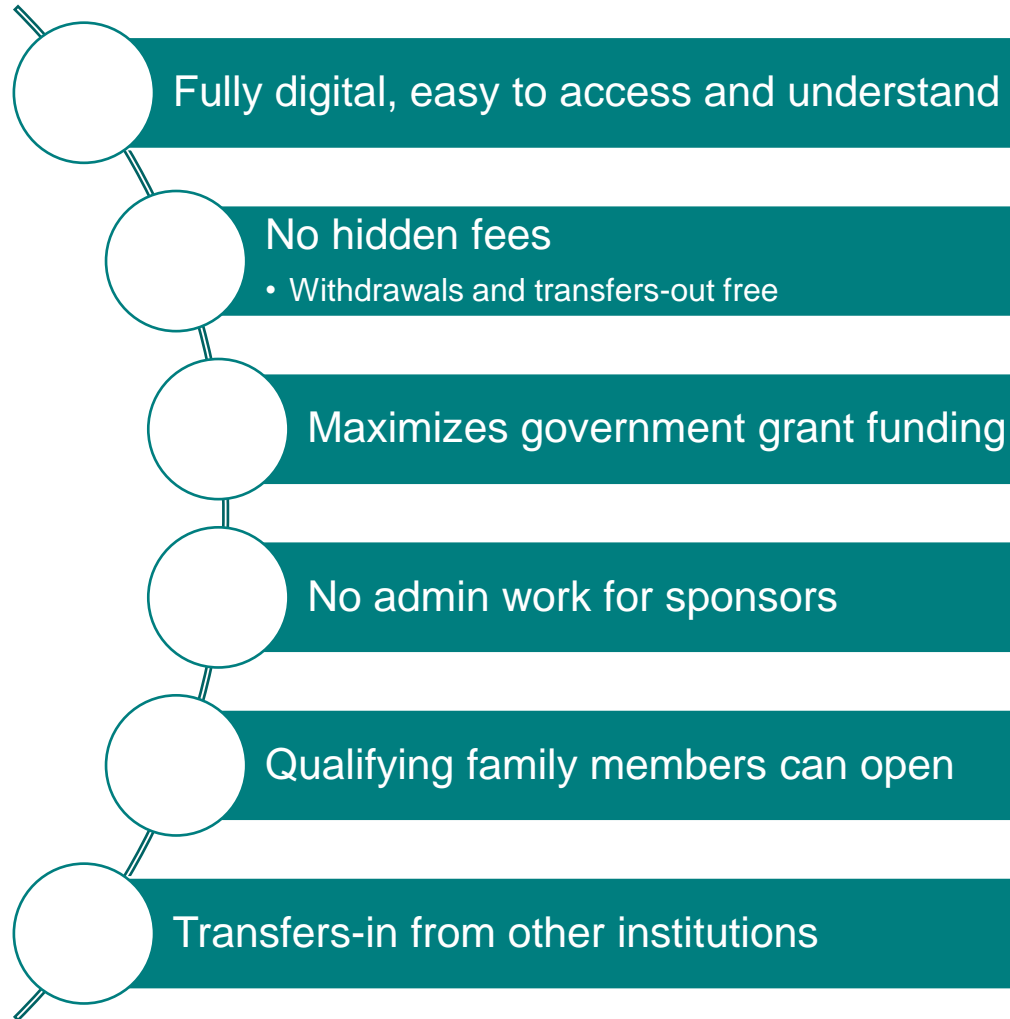
Asset category	Average IMFOE in AOV plan*	Sample retail average management expense ratio (MER)** (%)	Savings
Asset allocation	0.45%	2.05%	-1.60%
Fixed income	0.30%	1.77%	-1.47%
Balanced	0.48%	2.28%	-1.80%
Canadian equity	0.41%	2.27%	-1.86%
U.S. equity	0.31%	2.35%	-2.04%
Global equity	0.62%	2.40%	-1.78%
International equity	0.63%	2.40%	-1.77%

* Examples of the IMFOEs from your plan.

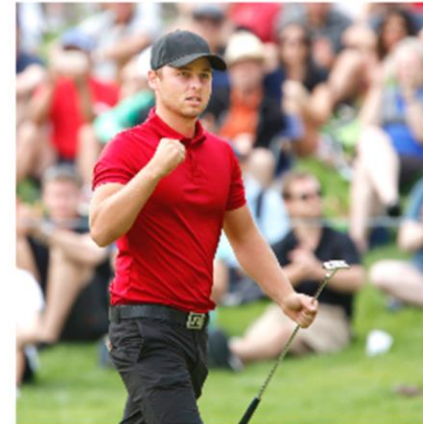
** Morningstar Research, February 2022. The mid-range of MERs are selected from the advisor series.

RESPs for members with families

(Effective January 1, 2022)



Registered educational savings plan



Help your kids get a great education

The earlier you start putting aside a little money for your children's education, the more they get when it's time to apply for post secondary education. Make use of tax-free savings and government grants to help your kids on their way to success.

[Apply now](#)



Grow savings tax-free

While you keep the money in the account, it grows tax-free and your contributions will not be taxed when your kids withdraw the savings.



Pay lower fees

When you open an RESP with Canada Life through your job, you get a better deal on fees than if you opened it on your own.



Manage your savings online

You can view and manage your contributions directly in GRS Access. You can also apply for an RESP online, at any time.

RESP investments

- RESP has a focused investment shelf

Investment	Investment manager
Canada Life Education Savings Fund 2025	Portfolio Solutions Group
Canada Life Education Savings Fund 2030	Portfolio Solutions Group
Canada Life Education Savings Fund 2035	Portfolio Solutions Group
Canada Life Education Savings Fund 2040	Portfolio Solutions Group
Canada Life Study Fund	Portfolio Solutions Group
Canadian Bond Index Fund	TD Asset Management Inc.
Canadian Equity Index	TD Asset Management Inc.
Balanced Index	TD Asset Management Inc.
U.S. Equity Index	TD Asset Management Inc.
International Equity Index	TD Asset Management Inc.
Global Equity Index	TD Asset Management Inc.

Guaranteed interest accounts:

1-year compound interest account

3-year compound interest account

5-year compound interest account

Investment management fees

- Target Date Education Funds – 1.5%
- TD Index Funds 1.15%

Application forms and information

Go to **CISVA website** > **Benefit Plan**

- **Application forms are located under Benefit Reps:**
 - Pension applications is located under Group Benefits and Pension forms for your employees > New Employees
 - RRSP application
 - TFSA application
 - NRSP application – Reach out to one of the 3 financial planners to have them assist with this, as it requires employee verification as part of the enrolment process
- **RPP, RRSP & TFSA Member booklets are located under Booklets/Brochures > Registered Pension Plan and RRSP**
- **Fund information and additional employee change forms are located under Information and FAQs > Pension Plan**
- **Guest Access ID and password for current fund information:**
 - Access ID: **ARCHDIOCESE**
 - Password: **Archdiocese_123**

Pension – Eligibility

■ Who is eligible to join your Registered Pension Plan (RPP)?

- Any CISVA employee who works a minimum of 20 hours per week permanently, OR
- Under Benefit Class 100 (Pension Only), any CISVA employee who has worked for two consecutive years earns 35% of the Year's Maximum Pensionable Earnings (YMPE).
 - 2022: $\$64,900 \times 35\% = \$22,715$
 - 2023: $\$66,600 \times 35\% = \$23,310$

■ When/How 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 has decided to join the plan, he/she cannot opt out even if his/her work hours fall below 20 hours per week.
 - If that happens, the employee's Benefit Class is reclassified to Class 100 (pension only).

Pension – Contribution

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

Years of Employment	Contribution %
New or existing employees	3% or 7%
Employees in the 15 th year of service	8%
Employees in the 20 th year of service	9%

CISKD will be transitioning to this new contribution level effective September 1, 2023

Pension – Contributions

The contribution is calculated based on the employee's annual salary.

RPP monthly contribution

$$\text{= Annual salary x level of contribution } \div 10$$

- Annual salary = September to August; or
- Annual salary = January to December

When an employee has a salary increase, use the new rate and calculate the salary as if the increase was effective on September 1 or January 1.

- Need to ensure you report these salary increase prior to effective date to ensure contributions are calculated correctly for the applicable month the increase is effective.

Pension – Know your limits

RPP Contribution limits

- 18% of current year's income up to annual maximum (\$31,560 in 2023)
- Unused room does not carry forward
- Contributions reduce RRSP room in the following year

Pension – Eligible years of service for contribution increase

Types of Leave	Pensionable Years of Service
Maternity Leave (ESA protected leaves)	The months/year will be counted towards the pensionable years of service
Short-term Disability	The months within the school year that the employee had worked will be counted towards the pensionable years of service (i.e., SY 2021-2022, EE worked from September to March and was on disability from April to June and returned to work in September 2022. SY 2021-2022 will be counted as one year.
Sabbatical Leave (specific to CISVA policy and definition)	The months/year is counted towards the pensionable years of service
Regular Leave of Absence (LOA)	The months/year is NOT counted towards the pensionable years of service
Long-term Disability	The months/years are NOT counted towards the pensionable years of service while the employee is on LTD

Pension – Additional Provisions

	Other provisions of the plan
Default fund	Continuum Target Date fund. Members are automatically placed in the target date option closest to their 65 th birthdate.
Vesting / Locking in	Immediately
Withdrawal provisions	Members can withdrawal their voluntary contribution at any time, subject to withholding tax and admin fee. However, unless a withdrawal is required by law, required contribution and the employer contributions must remain in the plan until employment terminates, passes away or plan terminates.

Pension – Reminder:

Effective September 1, 2021, the following changes have taken effect:

■ **NEW MEMBERS JOINING THE PENSION PLAN:**

- Both EE and ER contributions (7%) will go into the Continuum Target Date Fund (default).
- The specific TDF will be the one closest to the EE's 65th birthday year, e.g., if EE is 65 in 2056, the TDF fund will be in 2055. If the 65th year is 2058, the TDF will be 2060.
- AFTER the EE is enrolled, he/she can change the investments where they wish their money to be invested. They can do this by (a) contacting Canada Life directly, (b) using a Financial Planner of his/her choice (c) using one of the RCAV-approved financial planners (free service).

■ **AUTO-ESCALATION FOR ALL MEMBERS OF THE PENSION PLAN:**

Employer	1-14 years of Service	15-19 years of Service	20+ years of Service
Archdiocese of Vancouver, Diocese of Prince George & Diocese of Kamloops	7% + 7% (default)	8% + 8%	9% + 9%

- As is already the policy, members always retain the right to decline the offered contribution rate in favor of a lower contribution rate.

Pension – Summary

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

Please remember:

Once in pension, always in pension!

Additional Voluntary Savings Plan

	Registered Retirement Savings Plan (RRSP), Tax-Free Savings Plan (TFSA) & Non-Registered Savings Plan (NRSP)
Eligibility	At any time
Regular Contributions	No required contributions (no employer match)
Voluntary Contributions	Additional payroll contributions (RRSP & TFSA only), Ongoing and Lump-sum contributions from the member's bank account, or transfers-in from another financial institution
Vesting	Immediately
Withdrawal Policy	No restrictions, subject to withholding tax and admin fee

Ensure you have verified with the Benefits office that the member has opened a RRSP or TFSA account before you start deducting and remitting contributions on behalf of the member.

RRSP – Know your limits

RRSP Contribution limits

- The **lesser** of the two following items:
 - 18% of previous year's income
 - the annual RRSP Limit (\$30,780 in 2023)
- Unused room carries forward
- Must have filed Canadian taxes in previous year to contribute to an RRSP
- Note: If member has contributed the max amount to their RPP and, there are no RRSP contribution room for the following year unless they have carryover room from previous years

TFSA – Know your limits

TFSA Contribution limits

- Contribution limit is a flat dollar amount each year not based on earned income (\$6,500 in 2023)
- Unused room carries forward
- Total limit if qualified since 2009 is \$88,000

Source: [MP, DB, RRSP, DPSP, ALDA, TFSA limits and the YMPE - Canada.ca](#)

Additional Plans – Reminder:

Effective May 1, 2021, the following changes have taken effect:

- **PERSONAL SPOUSE RRSP & TFSA PLANS:**
 - The spouse of an EE can have their own RRSP and TFSA account with the RCAV
 - His/her account will be linked with their EE spouse's account # (for tracking)
- **RETIREEES/TERMINATED EMPLOYEES CAN JOIN/KEEP RRSP & TFSA PLANS:**
 - Retirees or people who were terminated can keep their money in the RCAV's RRSP and/or TFSA plans after they leave.
 - They are required to convert their RRSP to an income plan by December 31 in the year in which they turn 71.

Effective August 2022, plans for spouses are allowed under the RRIF/LIF plans

Estate at Ease: Help in four steps

1



2



3



4



An associate calls you (the executor) to learn about your loved one's estate.



The associate reviews hundreds of items and makes note of those relevant to the estate.



The associate completes paperwork and mails you documents ready for your signature.



You sign the documents and mail them in stamped, pre-addressed envelopes.

Call 1-866-904-0092
Email info@estateatease.ca

Members get a full year of Estate at Ease™ documentation and identity theft protection service for a flat rate of \$525 (plus tax)* regardless of the number of documents, letters, or phone calls.

KOHO



- Spending account that has the perks of a credit card, without the risk
- Members pre-load their own money onto the card, so there's no credit or debt to worry about
- App gives real-time insights into spending
- Members get cash back, earn interest and grow their savings – all for free

Financial Foundations



- Direct support through a dedicated toll-free number or website
- Workplace sessions and financial counselling
- Money management skills training
- Credit Counselling Society of Canada, an award-winning, non-profit service

Workplace Strategies for Mental Health



- In addition to your EFAP, there is a resource available for your members who are struggling and co-workers who support them
- Practical resources for leaders and HR professionals
- Strategies and tools that support success at work for everyone
- Available free to all Canadians



The Freedom Experience™

A health and wealth consultant can help you:


- Enrol in your plans
- Register for your online account
- Understand the details of your plan(s)
- Answer your group plan questions



Book your appointment today
<http://canlife.co/RCAVbookings>


The Freedom Experience™


1. Go to canlife.co/RCAV/bookings
2. Select a date and a time you would like to connect
3. Tell us more about you
4. Book your appointment!



Let's connect! 

Our health and wealth consultants can he... [Read more](#)
30 minutes

Booking for **Let's connect!**

 **SELECT STAFF (OPTIONAL)**

Anyone 

 **DATE** **TIME**

< > January 2023

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Select a service and date to see available times.

Financial Planning Support

Should you require assistance with any aspect of your Archdiocese of Vancouver Employee's Pension Plan assets, the following three planners listed below are available to you.

Rick Lam

T 604.608.0688

C 604.644.7412

rick@genssante.com

Stuart Rowles

T 604.684.8313

Toll free 1.888.338.9888

stuart@rowlesfianancial.com

Andrew Seabrook

T 250.564.2020

Toll free 1.800.957.7777

aseabrook@assante.com

Accessing your account – mycanadalifeatwork.com

canada life

FR

Here's how to sign in

For GRS Access (savings)
Sign in with your existing GRS Access ID (usually a 7-digit number, a custom ID you created or an email address).

For GroupNet (benefits)
Sign in with your existing GroupNet sign-in email address.

For My Canada Life at Work
Use the email address you chose when you signed up for My Canada Life at Work.

Sign in [Sign-in help](#)

GRS Access ID (savings)/Email address (benefits)

Password

☐ Remember me

Sign in

Register

[Forgot Password](#) or [Access ID/email address?](#)

Enter your unique credentials to log into your account.

New to the site? Click “Register” and follow the prompts to set up your account

Tech support line

1-888-222-0775

Monday – Friday 8 a.m. to 8 p.m. ET

Or [chat with a Canada Life Rep online](#)

Monday – Friday 9 a.m. to 5 p.m. ET

Manage your account online

Navigation to pages specific to savings and benefits plans

Summary of benefits and the ability to view coverage details and balances

Summary of savings account, including balance

Summary of savings plans and the ability to get more details with one click

canada **life**

Overview

Make a claim

Benefits +

Contributions +

Savings +

Info centre +

Resources +

Options for you

Overview

Good morning, Tom Walker!

Make a claim

Contribute

Benefits overview

Plan number

Health

Drugs

Vision

Dental

Recent claims

Submitted	Name	Service date	Benefit	
\$200.00	TOM	2019-01-01	Dental	<div>Denied</div> <div>Details</div>

View all claims

Savings overview

Summary

Total balance	Growth
\$650.05	\$0.05
Your contributions	Sponsor contributions
\$400.00	\$250.00

Includes contributions up to November 1, 2016

Retirement goals

Estimated expenses and income

Estimated monthly retirement income

\$3,401

Monthly retirement income goal

\$2,984

Update my goal

Savings and income plans

NON REGISTERED RSP

NRSP

Balance

\$150.01

REGISTERED RETIREMENT SAVINGS PLAN

RRSP

Balance

\$500.04

Summary of recent benefits claims

Ability to set a retirement savings goal and track progress



Archdiocese
of Vancouver



RE-ENROLLMENT PROCEDURES

Presented by:

Benefits Administration Office

May 5, 2023

Re-enrollment process for 2023-2024

- The Benefits Administration Office will provide you with the following documents:
 - (1) **Employee Data Sheet** (**DO NOT** return to the Benefits Office)
 - (2) **Re-enrollment spreadsheet**. The Excel spreadsheet is not password protected; therefore, you can make changes accordingly.
- The Excel spreadsheet is to be completed in **full**, with **supporting document(s)** – **there is NO need to complete the Group Coverage Change Form (“GCF”) for a SALARY UPDATE during the re-enrollment process** – and returned to the Benefits Administration Office on or before the submission deadline.
- This information will be sent on Wednesday, **May 31, 2023**.

Re-enrollment process:

- Deadline for submitting the **2023–2024** re-enrollment documentation is **Friday, June 30, 2023**.
- Send the **electronic copy** of the **Excel spreadsheet** to **Benefits Administration Office** with the applicable **Group Change Form (GCF)** and Pension forms: **Pension beneficiary form**, **Change of member information**, **Application for Group Coverage**, and **Application for membership to RPP**.
 - Please **DO NOT** change the format of the Excel spreadsheet to PDF.

Re-enrollment process:

- Retain the original documents for your records.
- **Every** employee listed on your June billing statement **must** appear on your upcoming re-enrollment Excel spreadsheet.
 - Their employment status with you may have changed (or ended, for that matter), but clear documentation (**GCF**) must be submitted to support that change.

Re-enrollment process:

- The Excel spreadsheet must be returned to process the upcoming September 2023 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**

Re-enrollment process:

Employees' Eligibility for Salary Increase:

- **All active employees** are eligible for the salary increase – schools effective September 1 and parishes effective January 1
- **Employees off on Maternity Leave**
 - if you have staff member(s) off on mat leave, please remember that they are **ELIGIBLE for the salary increase** as if they were physically/actively at work. Please note the salary change accordingly.
 - If you have an employee going off on maternity leave or returning from maternity leave as of September 1st, please ensure that you advise if changes to the pension plan are required (i.e., reinstating/waiving pension contributions – **Group Change Form** is required).

Re-enrollment process:

Employees' Eligibility for Salary Increase:

- **Employees off on disability**
 - if you have staff member(s) off on disability, please note that they are **NOT eligible for a salary increase** while on disability.
- **Employees on an approved leave of absence (LOA)**
 - if you have staff member(s) on approved LOA, please note that they are **NOT eligible for a salary increase** while on LOA.

If you have an employee going on disability or LOA or returning to work from either of these leaves as of September 1st, please advise the Benefits Office to update the pension plan and benefits.

(i.e., reinstating or suspending pension contributions or waiving extended health or dental while on LOA - **Group Change Form is required**).

Re-enrollment process:

- The Benefits office will NOT manually calculate the earnings for you. We will process the figure that you have supplied us with.
- If a change to any of these columns has been applied, please indicate “**Yes**” (☒ or ☐) in the **Change required** column.
 - The appropriate form must be submitted to support the changes. Please refer to the next slide to know which changes require a form.

A detailed re-enrollment process will be sent to you as well.

Reporting minor changes – GCF is **NOT** required:

During the re-enrollment process, a GCF is NOT needed for the following changes to existing employees:

1. Correction of spelling to **existing** Employee's name (first or last name)
2. Correction to existing date of birth information
3. Straight-forward salary change (increase or decrease – GCF is not required only during the re-enrollment process)
4. Weeks worked per year (min: 43, 45, 48, or max: 52)
5. Hours worked per week
6. Minor address change (i.e., only part of the Postal Code is wrong or only a digit of a house number is wrong)

For these (specific) changes, **report the changes/details on the Excel spreadsheet.**

NO backup paperwork is required!

The Benefits Office will take this information as being true, and the information for next year will be based on your information.

Reporting changes – GCF is required:

A Group Change Form (GCF) **IS** needed for the following changes to existing employees:

- **Change to employee surname** (i.e., EE married over the summer)
- **Full Address change**
- **Change to dependent coverage** (i.e., adding/removing dependent)
- **Changing Extended Health or Dental coverage** (i.e., Single-Family or vice versa)

If a change is requested for *existing* employees, indicate “Yes” (☑ or ☒) in the **Change Required** field. Include the applicable document(s) (**clear scanned copy**) to support the requested change. For address changes, pension beneficiary/contingent beneficiaries, appropriate PENSION FORM MUST BE COMPLETED TOO!

Reporting changes – GCF is required:

A Group Change Form (GCF) IS needed for the following changes to existing employees:

- **Change pension contribution levels** (i.e., 3% to 7% and vice versa)
- **Addition of a contingent beneficiary to the Life and Pension benefits** – pension form must be completed
- **Transfer of employer information** (EE moving from one school to another or employee moving from one parish to another. The new and previous employer must complete the GCF)
- **Benefit class change**

Reporting changes – GCF is required:

- **Termination of employment.** Always indicate the effective date of the termination.
- **Retiring employee** – the Benefits Representative must let the retiring employee know they are entitled to join the Benefit plan as a Retiree Member (**the retired member will pay 100% of the premiums**).
 - Please indicate on the form whether the employee would like to join the plan.
 - The retiring employee can choose to keep their extended health and dental coverage

Payment option for Retired Member

- Retired members will now have the option to pay the benefits premium through direct debit! Let us know your desired deduction frequency, and we will do it for you!
- Retired members can pay their premiums month-to-month, **quarterly, semi-annual, or annual lump sum.**
- The retired and terminated employee can choose to keep their current life insurance coverage.
 - If the plan member wants to keep the life insurance coverage, they must complete the **Life Insurance Conversion when Leaving employment** form.

New Employees:

- For new employees, please 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
 - Please “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 forms
 - 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
 - **CLASS 2 Employees are ELIGIBLE for pension.**

Late Applicant Rule:

An employee who previously waived their Extended Health or Dental benefits (due to spousal coverage) now decides that they want dual insurance (i.e., maybe they want to double-up on coverage due to children's expenses) - would be considered a late applicant. They would only get limited 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**

Benefits Office: 604-683-9310

For questions regarding:

<ul style="list-style-type: none">• Disability• Maternity leave• Benefits/Pension policy interpretation• Monthly billing statement (adjustment on billing statement)• Welcome Plan (application and cancellation)• Escalated claim issues• Benefits eligibility	<ul style="list-style-type: none">• Optional Life• Benefits issues (denied claims, drug card issues)• Information changes (add/remove dependents, change address/contact information, change the beneficiary for life and pension)• Retiree benefits• Student recertification• Monthly billing payment
April: Aabadillo@cisva.bc.ca	We will update this soon 😊

Please get in touch with the correct person for a more efficient service.

Who should receive what:

<ul style="list-style-type: none">• All billing adjustments (including salary, benefits coverage change, termination)• Group Change Forms (GCF)• All Pension Forms• Application for Group Benefits• Welcome Plan (application and cancellation)• Disability Forms• Complaints/issues with the Benefits Administration Office or Canada Life	<ul style="list-style-type: none">• Retiree form and payment• Optional life payment• Benefit premium payment• Student recertification• Request for member ID #• GroupNet issues
April: Aabadillo@cisva.bc.ca	We will update this soon 😊

Please send the scanned copy of the form to the correct person.

Please note that we do not need the original documents for Student Recertification, Late Application form (Evidence of Insurability), and STD forms.

The **only exception** we will require for the original form is if the scanned copy is **illegible**.

