

## Conference Sponsored Benefits

### For EMC Church Staff

There are three basic benefit programs available to pastors and staff of EMC churches. These are described below.

#### Basic Group Benefits

This package provides Long Term Disability (LTD), Life Insurance (\$50,000), and Accidental Death and Dismemberment (AD&D) coverage. It is available to all permanent employees who work at least halftime. This coverage can begin on the first of the month following start date. The premium is negotiated between the employee and the employer (church).

The Basic Group Benefit is provided by Sun Life, and it is administered by Heritage Insurance Agency on behalf of EMC. Application and payment for this benefit is made directly to Heritage. For complete information about this benefit, please contact Marian Young at 204-257-6599 or by email: [marian@hial.com](mailto:marian@hial.com)

#### Extended Health Benefits

This package provides a number of extended benefits, including prescription drug, dental, vision, chiropractic and other benefits. It is available to all permanent employees who work at least halftime. This coverage can begin on the first of the month following start date. The premium is negotiated between the employee and the employer.

The Extended Health Benefit is provided by Equitable Life, and is administered by Heritage Insurance Agency on behalf of EMC. Application and payment for this benefit is made directly to Heritage. For complete information about this benefit, please contact Marian Young at 204-257-6599 or by email: [marian@hial.com](mailto:marian@hial.com)

#### Pension Benefit

The Group Registered Retirement Savings Plan (RRSP) provides a means of saving for retirement for employees of EMC churches. Employees may join the plan at a time as determined by the employer. Contributions to the Plan are negotiated between the employee and the employer, but it is generally recommended to contribute five percent of the employee's earnings by both the employee and the employer, for a total of 10 per cent each month.

The Pension Plan is provided by Great West Life and is administered by the Conference office. Application and payment for this benefit is made directly to the Conference office. For more information about this benefit, please contact Wannetta Fast at 204-326-6401 or by email: [wfast@emconference.ca](mailto:wfast@emconference.ca)