

Conference Sponsored Benefits

For EMC Church Staff

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

Group Benefits for Life, Disability and Health Insurance

This package provides Long Term Disability (LTD), Life Insurance (\$25,000, \$60,000 or two- or three-times annual earnings), Accidental Death and Dismemberment (AD&D) coverage, and optional dependent life insurance. It also includes mandatory basic health benefits such as prescription drug, out of province health, registered specialists and therapists; plus optional dental, vision and other benefits. It is available to all permanent employees who work at least 20 hours per week (15 hours in Saskatchewan). This coverage can begin on the first of the month following start date.

Each church is able to tailor their insurance to suit the needs of their employees, varying coverage levels, such as for dental, eyewear, short term disability etc. Every employee must join the same customized plan; employees with extended health coverage through their spouse may opt out of the extended health coverage.

The Basic Group Benefit is provided by Manulife Financial, Extended Health Benefits are provided by Green Shield Canada and both are sponsored by the Canadian Council of Christian Charities (CCCC) and administered by Canadian Benefit Administrators (CBA). Application for this benefit is made directly through CCCC. For additional information and to obtain a no-obligation quote, visit: https://www.cccc.org/group_health. EMC Churches are eligible to join this plan under EMC's affiliation and participation in the plan and do not need to be CCCC members.

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 Ruth Block at 204-326-6401 or by email: rblock@emconference.ca