

SUPPLEMENTARY REPORT

PENSION AND BENEFITS BOARD

OVERTURE NO. 11, 2009

Re: Participation in the health and dental plan of ministers who are “paid up pensioners”

Overture No. 11, 2009 would have ‘paid up pensioners’ be granted access to the retiree health and dental plan on the basis of their cognate connection to the church and presbytery membership. As the overture points out, some cognate employers participate in the church’s pension and benefits plans while some cognate employers provide their own benefits, however, not all employers provide retiree health and dental benefits.

A ‘paid up pensioner’ is a former member of the church’s pension plan who at some point in their career left the employment of the church but retained equity within the pension plan as permitted under pension regulations, in order to receive a deferred pension benefit at retirement. Unfortunately, this provision is not available in health and dental plan benefits.

The retiree health and dental plan was permitted to be established as an extension of the existing active health and dental plan because specific provider criterion was met. For example, eligibility for membership in the retiree medical-dental plan is for those who retired from active membership in the existing health and dental plan and specifically only to those members retiring from the effective date of the retiree plan.

As such, the retiree plan continues to experience a predictable and steady transfer of members, as well as an affordable level of retiree premiums.

For this reason the Pension and Benefits Board recommends that the retiree health and dental plan not be opened up to ‘paid up pensioners’.

Recommendation No 2 Adopted/Defeated/Amended

That the prayer of Overture No. 11, 2009 be not granted.