

PURPOSE, CONTACTS AND DEFINITIONS

PART 1: PURPOSE

The purpose of this document is to provide detailed information concerning a Cleric's employment entitlements and benefits. The document complements the calling of a Cleric as a servant of God under the spiritual oversight of the Diocesan Bishop.

In addition to this 'Purpose, Contacts and Definitions' Regulation, the Canon Seven Regulations comprise of Regulations that establish the remuneration and benefits to which a Cleric is entitled.

Regulation 7-2 sets out the three components of a Cleric's remuneration, including the:

- a) Stipend,
- b) Car Replacement and Travel Allowances, and
- c) Housing Allowance or deemed income from a church-owned residence or Rectory.

Regulations 7-3 to 7-9 set out the benefits to which a Cleric is entitled, including:

- a) Housing Standards;
- b) Moving (Relocation) Expenses;
- c) Vacation and Leaves of Absence
- d) Pension
- e) Group RRSP, Savings and Loans
- f) Sick Leave and Disability;
- g) Continuing Education; and
- h) Medical, Employee Assistance Program (EAP), Wellness and Life Insurance

With respect to Regulations 7-5 to 7-9, one notes that the Diocese, through the Diocesan Synod, jointly administers and supplements, where appropriate, the following General Synod benefit plans:

- a) The General Synod Pension Plan;
- b) The General Synod Short and Long Term Disability Plan;
- c) The General Synod Continuing Education Plan; and
- d) The General Synod Term Life Insurance Plan.

The General Synod also negotiates for the Canadian Church the following benefits administered by private insurance companies, namely, the Group Registered Retirement Savings Plan and the Group Medical and Dental Plan.

PART 2: CONTACTS

The Diocesan Synod Office and the Diocesan Treasurer

1(1) The Diocesan Synod may be contact at:

The Diocesan Synod
115 Church Street, Fredericton NB E3B 4C8
Phone: (506) 459-1801
Web Site: anglican.nb.ca
Email Contacts: anglican.nb.ca/synod/

1(2) The Diocesan Synod jointly administers with other service providers:

- a) Vacation and Leave of Absence (Regulation 7-4)
- b) Pension Plan (Regulation 7-5)
- c) Group Retirement Savings Plan (Regulation 7-6)
- d) The General Synod Short and Long Term Disability Plan (Regulation 7-7)
- e) The General Synod Continuing Education Plan (Regulation 7-8); and
- f) The Employee Assistance Program (Regulation 7-9)
- g) The General Synod Term Life Insurance Plan (Regulation 7-9).

The Employment Standards Branch of NB Government

2 The Employment Standards Branch of the Department of Post-Secondary Education, Training and Labour may be contacted at the following address:

Employment Standards Branch
Department of Post-Secondary Education, Training and Labour
Chestnet Complex
470 York Street, P.O. Box 6000, Fredericton NB E3B 3P7
Phone: (506) 453-2725
Toll Free 1 (888) 452-2887
Web Site: www.gnb.ca/0308/index-e.asp

The General Synod Pension Office

3(1) The General Synod Pension Office may be contacted at the following address:

Pension Office Corporation
625 Church Street, Suite 401, Toronto ON M4Y 2G1
Phone: (416) 960-2484
Toll Free: 1 (800) 265-1070
Web Site: www.anglicanpension.ca

3(2) The General Synod Pension Office jointly administers:

- a) Pension Plan (Regulation 7-5)
- b) Group Retirement Savings Plan (Regulation 7-6)

- c) The General Synod Short and Long Term Disability Plan (Regulation 7-7)
- d) The General Synod Continuing Education Plan (Regulation 7-8); and
- e) The General Synod Term Life Insurance Plan (Regulation 7-9).

The London Life Assurance Company

- 4 The London Life Assurance Company may be contacted at the following address:

Ms. Kitty Lee
Customer Service Specialist
Group Retirement Services
Great-West/London Life/Canada Life
Web Site: www.grsaccess.com
Phone: (416) 552-5025/ 1 (800) 465-0517
Fax: (416) 362-0350
Email Address: kitty.lee at gwl.ca

The Manufacturers Life Insurance Company ("Manulife Finance")

- 5 Contact the Synod Office (see s. 1) to obtain the current contact for "Manulife Finance."

Web Site: www.manulife.com/

Shepell FGI LP Inc.

- 6 The EAP service provider, Shepell FGI LP Inc., may be contacted at:

Confidential help-line:
(For toll-free, 24 hour a day, seven days a week)
Phone: 1 (800) 268-5211
On-line counseling: www.fgiworldmembers.com
On-line resources: www.shepellfgi.com, then click on the FGIworld logo, or
www.fgiworld.com.

Shepell FGI Administrative Office Contact:
Ms. Terra Lake
Direct Line: 1 (902) 429-0431
Toll free: 1 (877) 700-7674, extension 7

PART 3: DEFINITIONS

In these Regulations:

"Act" means the Anglican Church Act, 2003;

"allowance" means a definite portion, sum or amount of money, allotted or granted to meet a Cleric's expenses or requirements;

"Archdeacon" means an Archdeacon appointed by the Bishop under Canon Four;

"Archdeaconry" means a Deanery or group of Deaneries under the supervision of an Archdeacon;

"Archdeaconry Greater Chapter" means a group of persons within an Archdeaconry comprising all licensed Clerics, Church Wardens and the lay members of the Synod and their substitutes from each parish within the Archdeaconry;

"Assistant Curate" means an Assistant Curate appointed by the Bishop to serve in a parish;

"Assistant Bishop" means a bishop who is appointed by the Bishop under Canon Three;

"benefit" means that to which a person is entitled, in the way of pecuniary assistance, medical or other attendance, pension, and the like;

"Bishop" means the person holding the office of Bishop of the Diocese;

"Bishop's Commissary" means the priest appointed to that position under Canon Four;

"Borrower" means a Cleric as the context directs or required in a given Regulation;

"Canon", as it relates to the laws of the Church in New Brunswick, means a formal enactment of the Synod;

"Cathedral" means the Cathedral of Christ Church in the City of Fredericton;

"Cathedral Chapter" means the Bishop and Chapter of the Cathedral of Christ Church in the City and Diocese of Fredericton;

"Church" means The Anglican Church of Canada;

"Church Warden" means a principal elected lay officer of a Parish Corporation;

"Cleric" means a bishop (including a retired bishop), priest or deacon (including a Transitional and Vocational Deacon) licensed in the Diocese;

"Constitution" means the Constitution of the Synod;

"CRA" means Canada Revenue Agency (also known as "Revenue Canada");

"Dean" means the Dean of the Diocese;

"Diocese" means The Diocese of Fredericton as constituted by Letters Patent issued by Her late Majesty, Queen Victoria, dated April 25, 1845;

"Diocesan Council" means the Diocesan Council constituted pursuant to the Act and by the Constitution;

"Employee" means a Cleric as the context directs or required in a given Regulation;

"Employer" means the Bishop, or the Parish Corporation, or the Diocesan Synod, or the Bishop and Chapter of Christ Church Cathedral, Fredericton as the context directs or requires in a given Regulation;

"fiscal year" means the fiscal year of a corporation continued or established under the Act;

"Incumbent" means a member of the clergy who is appointed under Canon Seven to the charge of a parish.

"Interim Cleric" means a cleric, other than a Retired Cleric, who is appointed by the Bishop to serve as the Incumbent of a parish on a temporary basis;

"Parish" means a geographical area or a community of Church members committed to the pastoral care of a Rector or other minister;

"Parish Corporation" means a corporation comprising the Rector, Church Wardens and Vestry of a parish continued or created under the Act and, unless the context otherwise requires, includes the Bishop and Chapter of Christ Church Cathedral, Fredericton;

"Participant" means a Cleric as the context directs or requires in a given Regulation;

"Provincial Synod" means the Synod of the Ecclesiastical Province of Canada;

"Rector" means the priest appointed to that position in a parish in the Diocese;

"Regional Dean" means a priest who has been appointed to assist the Bishop in a Deanery;

"Retired cleric" or "Retiree" means a person who is in receipt of a retirement pension under Regulation 7-5 (General Synod Pension Plan);

"stipend" means a fixed regular allowance or salary, especially paid to a Cleric;

"Synod" means The Diocesan Synod of Fredericton as constituted and continued by the Act and by the Constitution;

"(transitional) Deacon" means a person ordained to the holy order of Deacon, awaits ordination to the order of priests, and is appointed to a ministry in the Diocese of Fredericton;

"Vestry" means the lay persons who, together with the Rector and Church Wardens, comprise the Parish Corporation;

"(vocational) Deacon" a person permanently ordained to the Holy Order of Deacon and appointed by the Bishop to a ministry in the Diocese of Fredericton (see [Directive 7.2 Discernment Leading to Ordination to the \(vocational\) Diaconate](#) and [Directive 8.3 The Deacon in the Parish](#)).

Adopted
17 September 2008
Revised
11 February 2009

REMUNERATION, TRAVEL AND HOUSING

PART 1: GENERAL

- 1 The Diocese shall confer remuneration and other benefits on the following classifications of Clerics:
 - a) full-time regular parish Clerics;
 - b) full-time regular Clerics serving in a Diocesan or other special ministry;
 - c) part-time Clerics;
 - d) interim Clerics;
 - e) retired Clerics; and
 - f) Assistant Curates;

- 2 A Cleric's remuneration comprises:
 - a) the Cleric's stipend;
 - b) the Cleric's Car Replacement Allowance and a Basic Travel Allowance;
 - c) the Cleric's Housing Allowance or the CRA deemed value of one's rectory residency but does not include the leave and other benefits set out in Regulations 7-4 to 7-9; and
 - d) the Employer's contribution to the Group Registered Retirement Savings Plan under Regulation 7-6.

PART 2: FULL-TIME CLERIC

1 Stipend

- 1(1) The Scale of Minimum Stipends, established by the Diocesan Council which is set out as [Schedule A](#) to this Regulation, establishes the minimum compensation to which a regular full-time Cleric, serving in a parish or in a special ministry, is entitled.
- 1(2) A Parish Corporation may pay its Cleric an amount above that required by the Scale of Stipends based on the qualifications and experience of the Cleric.
- 1(3) The stipend shall be set at 150% of the top level of the Minimum Stipend Scale (see [Schedule A](#)) for the Diocesan Bishop, and at 140% of the top level for a Suffragan Bishop and a Coadjutor Bishop.
- 1(4) The Diocesan Bishop shall receive an increment of one thousand dollars (\$1000) per year of service (in the role of the Diocesan Bishop) after the first year with a maximum of ten (10) such increments in subsequent years.
- 1(5) The stipend shall be set at 125% of the top level of the Minimum Stipend Scale (see [Schedule A](#)) for the Executive Assistant to the Bishop of Fredericton.

2 Travel

- 2(1) A full-time Cleric is entitled to a Car Replacement Allowance in an amount established by the Diocesan Council on the recommendation of the Human Resources Committee.
- 2(2) A full-time Cleric serving in a parish is entitled to a Travel Allowance in an amount established by the Diocesan Council on the recommendation of the Human Resources Committee.
- 2(3) A Cleric serving in a parish or a special ministry who drives more than 22,000 kilometres per year on parish business, or who drives on Diocesan business (i.e. Diocesan meetings), may claim for travel reimbursement at a rate according to category A on the Travel Reimbursement Chart established by the Diocesan Council, which is set out as [Schedule B](#) to this Regulation.
- 2(4) A layperson who is working on behalf of the Diocese and all categories of Clerics, who are not established in a stipendiary ministry, and all clerics not in receipt of a travel allowance, may claim for travel reimbursement at a rate according to category B on the Travel Reimbursement Chart ([Schedule B](#) to this Regulation).
- 2(5) Clerics on Diocesan staff who are in receipt of car replacement allowance (but not travel allowance), may claim for travel reimbursement at a rate according to category C on the Travel Reimbursement Chart ([Schedule B](#) to this Regulation).
- 2(6) A parish cleric in receipt of car replacement allowance and travel allowance shall provide a report to the Diocesan Treasurer at the end of each month. The report shall contain the number of kilometres driven in that month on parish business.
- 2(7) A cleric making a claim for travel reimbursement in excess of 22,000 kilometres per year is responsible for keeping records distinguishing kilometres driven for personal use from kilometres driven on parish business.
- 2(8) The Diocese administers the pool of funds established to pay the anticipated travel reimbursement claims. Each Parish Corporation shall pay equally into the pool in an amount that shall be established from time to time.

3 Housing

- 3(1) A regular full-time Cleric is entitled to either a rectory or a housing allowance in accordance with Regulation 7-3 (Housing Standards and Moving (Relocation)).

PART 3: REGULAR PART-TIME CLERICS

1 Stipend

- 1(1) The stipend for a regular part-time Cleric shall be based on the Scale of Minimum Stipends (see [Schedule A](#)), and shall be calculated pro rata.

2 Travel

- 2(1) A regular Part-Time Cleric shall be paid a travel allowance. The number of kilometres driven above which travel reimbursement may be claimed shall also be determined on a pro-rata basis (i.e. relative to the level specified in Part 2, Clause 1), and shall be paid according to Category A of the Travel Reimbursement Chart ([Schedule B](#)).

3 Housing

- 3(1) A regular part-time Cleric is entitled to either a rectory or housing allowance on the pro-rata basis defined by the terms of the appointment.

4 Benefits

- 4(1) A regular part-time Cleric is entitled to the same vacation benefits as a regular full-time Cleric, but his or her vacation shall continue to be paid on a part-time basis.
- 4(2) A regular part-time Cleric working half time or more is required to participate in the regular Cleric pension, medical, vision, dental and life insurance plans as provide in the General Synod 'Policy Re: Benefits for Employees on Short Term Contracts', which is set out as [Schedule C](#) to this Regulation
- 4(3) A regular part-time Cleric working more than half time is entitled to two week's educational leave per year and a \$450 education allowance.
- 4(4) A regular part-time Cleric working half time or less is entitled to one week's educational leave per year and a \$300 education allowance.

PART 4: RETIRED CLERICS ("RETIREES")

1 Appointment

The Bishop may appoint a retired Cleric ("Retiree") on a full-time or part-time interim(temporary) basis.

2 Stipend

- 2(1) A Retiree may negotiate a remuneration arrangement with the Parish Corporation based on time expectations and workload, rather than the Scale of Minimum Stipends (see [Schedule A](#)).

3 Travel

- 3(1) A Retiree who is not in receipt of a travel allowance may claim travel reimbursement according to Category B of the Travel Reimbursement Chart ([Schedule B](#)).

4 Housing

- 4(1) A Retiree is not entitled to either a rectory or a housing allowance.

5 Benefits

- 5(1) A Retiree is eligible to participate in the regular Cleric pension, medical, vision, dental or life insurance plans, but shall normally participate in the retired Cleric benefit plans.
- 5(2) A Retiree is entitled to two weeks paid vacation per year to be paid at his or her regular weekly rate, or to 4% vacation pay in lieu thereof, the latter to be paid annually in June or at termination of appointment.
- 5(3) A Retiree working more than half time is entitled to two week's educational leave per year and a \$450 education allowance. A Retiree working half time or less is entitled to one week's educational leave per year and a \$300 education allowance.

PART 5: INTERIM NON-RETIRED CLERICS

- 1 The Bishop may appoint a Non-Retired Cleric to be the Incumbent of a parish (see Schedule D - [Directive 8.8.3 Interim Parish Ministry](#))
- 2 A Non-Retired Cleric who is appointed to be an Incumbent on an interim basis shall be paid a Stipend, Car Replacement and Travel Allowance, and be provided with a rectory or Housing Allowance.

PART 6: ASSISTANT CURATES

- 1 The Bishop may appoint an Assistant Curate to serve in a parish.
- 2 A Parish Corporation may employ an Assistant Curate at its own expense or in accordance with the Diocesan Training Curacy Program (see Schedule E [Policy B-5 Diocesan Training Curacies](#))

PART 7: VOCATIONAL DEACONS

- 1 Stipend
 - 1(1) A (vocational)deacon normally would not be paid a Stipend.
- 2 Travel
 - 2(1) A (vocational) deacon may claim travel reimbursement from the Parish Corporation according to Category B of the Travel Reimbursement Chart ([Schedule B](#)).
- 3 Housing
 - 3(1) A (vocational) deacon is not entitled to either a rectory or a housing allowance.

4 Benefits

- 4(1) A (vocational) deacon is not eligible for participation in the regular Cleric pension, medical, vision, dental or life insurance plans.
- 4(2) A (vocational) deacon is entitled to up to four weeks, unpaid vacation per year.

PART 8: HONORARIA FOR TAKING OCCASIONAL SERVICES

- 8(1) A Cleric who is not established in a regular, parish stipendiary ministry shall be paid at least \$100/day by the receiving Parish Corporation for taking a service or services in another parish.
- 8(2) Where a layperson or a Cleric who is established in a regular parish stipendiary ministry takes a service or services in another parish, the receiving Parish Corporation is encouraged to pay an honorarium..

PART 9: CLERIC OUTFITTING GRANT

- 1(1) A newly ordained (transitional) Deacon, upon his or her first appointment, shall be provided a grant in an amount established by the Diocesan Council.
- 1(2) A newly ordained Bishop shall be provided a grant in an amount established by the Diocesan Council.

PART 10: PAYROLL ADMINISTRATION

1 Diocesan Responsibilities

- 1(1) The Diocese shall administer payroll, ensuring that Clerics are paid on a timely basis, that withholdings are properly calculated and remitted/allocated as required, and that adequate payroll information is provided to both Parish Corporation and the Cleric on a timely basis.
- 1(2) The Diocese shall ensure that T4, T4-A, Record of Employment, and other forms are prepared and distributed as required within the appropriate time frames.
- 1(3) The Diocese shall provide temporary financing to make sure payroll can be processed as required.
- 1(4) The Diocese shall, in accordance with [Schedule F Parish Payroll Arrears](#) of this Regulation, monitor the arrears in parish payroll assessment payments.

2 Parish Corporation Responsibilities

- 2(1) As the employer the Parish Corporation is responsible for meeting its payroll cost obligations on a monthly basis, with such payment being due on the 22nd day of each

month. In the event the Parish Corporation chooses to meet its payroll obligation through direct debit, the processing date is the 28th day of each month.

Note: While the Diocese does make sure that cash flow is adequate to cover the payroll cost, this does not in any way reduce the obligation of the Parish Corporation to provide the necessary funding.

3 Cleric/Employee Responsibilities

- 3(1) The employee shall provide all necessary documentation and information as requested, including TD1 forms, notices of any:
 - a) Change in stipend or withholding amounts;
 - b) Banking information for direct deposit purposes, and;
 - c) Monthly reports of kilometres driven on parish business.
- 3(2) When a pay-statement is issued, the employee shall carefully examine it and immediately advise Synod Office of any errors or omissions.

4 Procedure

- 4(1) At the beginning of each year, or with a new appointment, the Parish Corporation shall indicate the stipend which will be paid. The failure to do so will result in the assumption that the minimum stipend applies (see [Schedule A](#)). The Diocese will then issue a statement showing the cost for which the Parish Corporation is responsible and, if requested, an estimate of the net pay amount.
- 4(2) A Cleric or other employee is paid on a semi-monthly basis on the 15th and 30th days of each month through direct deposit to an account or accounts of the employee's choosing. If a payday falls on a non-banking day, it will be deposited on the previous, closest banking day.
- 4(3) The payroll is processed at least four working days prior to the applicable pay date. Any changes in amounts must be communicated with that time frame in mind. Normally changes in withholdings are processed only on the first pay of the month.
- 4(4) Withholdings are remitted and allocated on a monthly basis.
- 4(5) The payroll processing is carried by a contracted service provider.
- 4(6) Employment Insurance premiums are calculated on stipend, car replacement, travel allowance and the value of housing. An annual maximum premium applies. A Cleric will normally reach that maximum in the latter months of each year, resulting in an increase in net pay for a short time. For Employment Insurance (EI) purposes, a Cleric is assumed to work 93.3 hours per semi-monthly (i.e. twice-per month) pay period.
- 4(7) Canada Pension Plan premiums are calculated on stipend, car replacement, and travel allowance. While a maximum applies a Cleric will not normally attain it since housing value is excluded.

- 4(8) Income tax is calculated based on the personal exemption which applies as per TD1 form. In the absence of that form tax is based on "single" status.
- 4(9) A T4 form will include as income, stipend, car replacement, travel allowance, employer contribution to the Group RSP and housing value. The T4 form will include a Pension Adjustment amount which is the sum of employee and employer contributions to the Pension Plan.
- 4(10) T4 forms are normally distributed annually in the first or second week of February.

Adopted
17 September 2008

[Schedule A Scale of Minimum Stipends](#)

[Schedule B Travel Reimbursement Chart](#)

[Schedule C Benefits for Employees on Short Term Contracts](#)

[Schedule D - Directive 8.8.3 Interim Parish Ministry](#)

[Schedule E - Policy B-5 Diocesan Training Curacies](#)

[Schedule F - Parish Payroll Arrears](#)

HOUSING STANDARDS AND MOVING (RELOCATION)

PART 1: RECTORY STANDARDS

1 General Rule

- 1(1) A Parish Corporation shall provide a rectory or housing allowance for the use of the incumbent and the incumbent's family.
- 1(2) A regular part-time Cleric is entitled to either a rectory or housing allowance on the pro-rata basis defined by the terms of the appointment.
- 1(3) A rectory shall have a kitchen, dining room, living room, a minimum of three bedrooms, a minimum of one full bath and a half-bath, a minimum of 80 square feet of the dry, storage space, and a study that is equipped with a desk/chair, a bookshelf, telephone / internet connections. The payment of charges for personal long distance telephone calls and for access of the world wide web - internet for personal purposes are the sole responsibility of the Cleric.
- 1(4) A Parish Corporation shall provide the following appliances and other movables:
 - a) An efficient kitchen stove in excellent working order;
 - b) A refrigerator of not less than twelve (12) cubic feet capacity in excellent working order;
 - c) Automatic washing and drying equipment for clothing;
 - d) Drapes or curtains for all dining and living rooms, and;
 - e) Blinds for all bedroom and bathroom windows;

2 Purposes

- 2(1) The purposes of this regulation are:
 - a) To establish minimum standards to govern the condition, occupancy and maintenance of rectories;
 - b) To provide safeguards for the safety, health and welfare of occupants and users of properties by requiring owners to repair and maintain them in accordance with established minimum standards;
 - c) For laypersons and all categories of Clerics who are not established in a stipendiary ministry;
 - d) To establish standards regarding the payment of utility bills by owners.

3 Definitions

- 3(1) In this regulation,
 - "occupant" means a person who occupies a rectory by virtue of his or her position as a Cleric, and includes his or her adult family members;
 - "owner" means the Parish Corporation or the Diocesan Synod that owns or controls the property, and includes an agent acting on behalf of the owner;
 - "property" means a rectory or part thereof, and includes accessory buildings and the land on which the rectory is located and that are used or intended to be used in connection therewith;
 - "rectory" includes any residence provided for a Cleric;
 - "standards" include all applicable Municipal, Provincial and Federal standards or regulations, and are to be considered to refer to their current form.

4 New Construction and Alterations

- 4(1) New buildings and additions or alterations must comply with any applicable municipal, provincial and federal laws. Without limiting the generality of the foregoing, the owner shall ensure that the plans meet the standards set out in the current edition of the National Building Code of Canada.
- 4(2) The owner shall, before purchasing, constructing, adding to, or structurally altering a rectory, submit an application for permission to the Diocesan Property Committee.
- 4(3) The Property Committee shall consider this application in accordance with its procedures.

5 Fire Prevention Measures

- 5(1) The installation of smoke alarms and smoke detectors shall conform to the provisions of the National Fire Code of Canada and of New Brunswick Smoke Alarms and Smoke Detectors Regulation No. 82-95 under the Fire Prevention Act. If two or more detectors are installed there shall be one of each of the ionization and photoelectric types.
- 5(2) The occupant shall not permit hazardous liquids (e.g., petroleum products, etc.) and hazardous waste (oily or paint soaked rags, etc.) to be stored in a rectory, nor shall the occupant permit the accumulation of combustible waste (e.g., paper, boxes, Christmas trees, etc.).
- 5(3) The owner shall ensure that every rectory kitchen is equipped with a wall mounted fire extinguisher of the dry chemical type suitable for Class A, B and C fires and no smaller than 1.59 kg. This unit shall be inspected and periodically recharged by the owner.
- 5(4) It is the responsibility of both the owner and the occupant to correct a fire hazard as soon as possible after such hazard comes to their attention.
- 5(5) The installation of all masonry or factory built chimneys shall conform to the minimum standards as set forth in National Building Code.

6 Plumbing and Sewage

- 6(1) Plumbing fixtures and sewage disposal shall, as a minimum standard, comply with the provisions of the National Building Code.

7 Electrical Facilities

- 7(1) Electrical installations, including the service capacity of the installation and the number and distribution of circuits, shall meet the requirements of the appropriate provincial or municipal laws, or, in the absence of such laws, shall conform to the Canadian Electrical Code.
- 7(2) Aluminium wiring shall not be used in any new installation or rewiring project. Where aluminium wiring is now installed in a property the owner and/or occupant shall immediately notify the Secretary of the Synod. An immediate inspection shall be arranged following notification to eliminate possible fire hazards. Aluminium wiring can only be safe if connected to certain approved receptacles and switches.

8 Owner's Responsibilities

- 8(1) In addition to any other owner responsibilities included in this regulation, the owner shall:
- a) Prohibit the occupation or use of any rectory or part thereof that does not conform to the standards set out in this regulation;
 - b) Ensure that a rectory is in a clean, sanitary and safe condition and free from infestation by insects, rodents, or other pests before anyone occupies it;
 - c) Pay the electrical, heating and water & sewer bills and basic telephone service of the rectory;
 - d) Be responsible for normal repair and maintenance of the rectory in accordance with the standards set out herein including, without limiting the generality of the foregoing, interior and exterior painting, renewing of floors, replacing and repairing of stoves, refrigerators and other rectory appliances or fixtures;
 - e) Establish a schedule of repairing and reconditioning of the rectory in cooperation with the regional Archdeacon and the occupant (either before or within a reasonable time after the occupant moves into a rectory);
 - f) Provide snow-ploughing services to permit access to driveways, parking areas, carports and entrances;
 - g) Provide grounds-keeping services;
 - h) Provide the following appliances and other movables:
 - i) An efficient kitchen stove in excellent working order;
 - ii) A refrigerator of not less than twelve (12) cubic feet capacity in excellent working order;
 - iii) Automatic washing and drying equipment;
 - iv) Drapes or curtains for all dining and living rooms; and
 - v) Blinds for all bedroom and bathroom windows;
 - i) Carry out any direction given by the regional Archdeacon with respect to the rectory.

9 Occupant's Responsibilities

- 9(1) In addition to any other occupant responsibilities included in this Regulation, the occupant shall:
- a) Maintain the property in a reasonably clean, sanitary and safe condition, free from infestation by insects, rodents or other pests;
 - b) Maintain lands and accessory buildings in a clean, sanitary and safe condition;
 - c) Remove kitchen waste at least once weekly;
 - d) Keep the grounds of the property reasonably neat at all times and not allow the property to be littered with unsightly material such as paper, wood waste or old automobiles;
 - e) Maintain all plumbing, cooking and refrigeration fixtures and appliances as well as other building equipment and storage facilities in a clean and sanitary condition;
 - f) Keep all exits clean, safe and unobstructed;
 - g) Be financially responsible for damage caused to property by his or her negligence or misuse or that of any person who is on the property with the permission of the occupant or his or her dependents;
 - h) Cooperate with the owner to ensure that painters and other contractors and trades people have reasonable access to carry out normal maintenance;
 - i) Not alter or change any part of the property without the consent of the owner.

10 Access

- 10(1) With the exception of the circumstances mentioned in subsections 21, 22 and 23, the owner shall not have access to an occupied rectory without the express consent of the occupant.
- 10(2) The owner shall have immediate access to an occupied rectory without the consent of the occupant in the case of an emergency involving the life or health of persons or damage or potential damage to property.
- 10(3) The occupant shall provide reasonable access to the owner at a time or times to be agreed upon at least 24 hours in advance, for the purpose of examination of the structure or systems of the property and their proper maintenance.
- 10(4) The occupant and owner shall agree upon a date and time for an annual review of the rectory property.
- 10(5) Either the owner or the occupant may, on reasonable notice, request an inspection of the property by the regional Archdeacon.

11 Rental by Owner for Other than Rectory

- 11(1) Where an owner leases a property for a purpose other than a rectory, the lease shall contain a covenant requiring the lessee to perform the same obligations as this regulation requires of an occupant.
- 11(2) The owner shall, at its discretion and where permitted by law, determine whether the rental of the property should include all or some of the obligations this Regulation requires of an owner.

PART 2: CLERIC-OWNED HOUSING

1 Where Rectory Not Available

- 1(1) Where a Parish Corporation does not own a Rectory it shall provide housing to the Cleric.

2 Principles

- 2(1) The following principles apply:
 - a) The Parish Corporation shall provide a housing allowance to the incumbent, based on the equivalent fair rental value of an adequate property for the incumbent and his or her family and including a fair value for the utilities and services that would be included if a rectory were provided. A fair rental value may be obtained from the Canada Mortgage and Housing Corporation or a licensed realtor;
 - b) If the incumbent is employed on a permanent part-time basis, the housing allowance shall be determined on a pro-rata basis;
 - c) If the incumbent decides to purchase a home, the Parish Corporation shall not be responsible for real property taxes or property insurance. These two items are usually included in a fair rental value, and as such, are covered through the housing allowance.

3 Where Rectory Available but Not Occupied by the Incumbent

3(1) Where a rectory is available but the Cleric by his or her own choice decides not to occupy it, the Parish Corporation shall adhere to the following practice:

- a) The Parish Corporation and the Cleric shall negotiate an adequate housing allowance based on the fair rental value of the existing rectory;
- b) The housing allowance shall include an allowance for heat and utility costs, which should not exceed the cost that would be incurred for these items if the rectory were occupied;
- c) In order to recover its costs, the Parish Corporation may rent the existing Rectory to a third party. In such a case the rental income received by the Parish Corporation, less any additional costs attributable to renting the rectory, shall form the basis of the negotiation of the housing allowance;
- d) Where a rectory is available but the Cleric refuses to occupy it due to its physical condition, the regional Archdeacon shall resolve the issue.

PART 3: MOVING EXPENSES

1 Moving from Outside New Brunswick

- 1(1) If a Cleric moves into the Diocese from outside, his or her moving expenses shall be negotiated with the Diocese.
- 1(2) If a Cleric who has moved from outside the Diocese leaves his or her original ministry or a similar one within the Diocese within a three (3) year period after commencement, s/he shall repay the Diocese a pro-rata share of moving expenses paid on his or her behalf: one third of the moving cost repayable for each year not served.

2 Moving within New Brunswick - Eligible Expenses

- 2(1) The payment of moving expenses for a Cleric who is relocating within New Brunswick shall be shared between the Diocese and the Cleric, based on the following considerations:
 - a) The Diocese shall designate acceptable moving companies, based on tendered price for the services required and other considerations such as quality of service and reputation. The Cleric shall use the moving company designated by the Diocese.
 - b) The Diocese shall pay the cost of moving, which shall include packing of breakable objects and insurance on contents subject to the following exceptions:
 - The Cleric shall pack all non-breakable items (e.g., books, bedding, clothing, and kitchenware) in acceptable packages;
 - The Cleric shall be solely responsible for the cost of moving (relocation) vehicles, including boats, trailers, snowmobiles, and recreational vehicles;
 - c) The Cleric shall be solely responsible for the cost of insuring calculable valuables, (e.g., jewellery, furs, art, antiques and collectibles, valuable papers, etc.).

3 Moving Within a Parish

- 3(1) Where the Parish Corporation requires a Cleric to move, the Parish Corporation shall pay all moving (relocation) expenses in accordance with the cost-sharing formula set out in s. 2(1).

4 Moving at Retirement

- 4(1) Upon provision of receipts for approved expenditures, the Diocese shall reimburse the moving expenses of a retiring Cleric up to an amount established by the Diocesan Council.

Adopted 17 September 2008

Vacation and Leave of Absence

PART 1: APPLICATION OF THE N. B. EMPLOYMENT STANDARDS ACT

1 Employment Standards

- 1(1) A Cleric's entitlement to a leave of absence is governed by this Regulation and by the New Brunswick Employment Standards Act, R.S.N.B. 1973, c. E-7.2.
www.gnb.ca/acts/acts/e-07-2.htm
- 1(2) A Cleric is entitled to public holidays in accordance with s. (1) and s. (18) of the NB Employment Standards Act, including time off in place of such holidays.
- 1(3) In the case of a conflict between this Regulation and the Employment Standards Act, the latter will apply unless this Regulation provides the employee with a more generous benefit.

2 Administration

- 2(1) The Diocesan Synod administers this Regulation, and employment standards generally are administered by the Employment Standards Branch of the Department of Post-Secondary Education, Training and Labour.
- 2(2) The Diocesan Synod may be contacted at the following address:
- The Diocesan Synod of Fredericton
115 Church Street, Fredericton NB E3B 4C8
Phone: (506) 459-1801
Web Site: anglican.nb.ca
Email Contacts: anglican.nb.ca/synod/
- 2(3) The Employment Standards Branch of the Department of Post-Secondary Education, Training and Labour may be contacted at the following address:

Employment Standards Branch
Department of Post-Secondary Education, Training and Labour
Chestnet Complex
470 York Street, P.O. Box 6000, Fredericton NB E3B 3P7
Phone: (506) 453 2725
Toll Free: 888 452 2887
Web Site: www.gnb.ca/0308/index-e.asp

PART 2: DEFINITIONS

In this Regulation:

- 'child care leave' ('parental leave') means the thirty-seven weeks of leave that is available to the natural mother, father and adoptive parents that shall commence no earlier than the

day the baby is born or the day the adopted child comes into custody and no later than fifty-two weeks after that date;

- 'close family relationship' means the relationship between persons who are married to one another, between parents and their children, between siblings and between grandparents and their grandchildren, and includes a relationship between persons who, although not married to one another and whether or not a blood relationship exists, demonstrate an intention to extend to one another the mutual attention and support normally associated with the relationships first mentioned;
- 'compassionate care leave' means an unpaid, eight-week leave for employees who need to care for a seriously ill person in a close family relationship who has a high risk of dying within 26 weeks;
- 'employee' means a Cleric as the context directs or required in a given Regulation;
- 'employer' means the Bishop of Fredericton, the Diocesan Synod, a Parish Corporation or the Bishop and Chapter of Christ Church Cathedral, Fredericton, as the context directs or required in a given Regulation;
- 'immediate family member' means a spouse, parent, child, sibling or another relative with whom the employee permanently resides or with whom a close family relationship exists;
- 'maternity leave' ('pregnancy leave') means the seventeen weeks of leave (or provincial minimum) that, according to federal legislation, is provided to the mother at the time of the birth of her child.

PART 3: VACATION LEAVE

- 1 A regular full-time Cleric shall take four weeks vacation, and may take a fifth week provided such fifth week is taken between the Feast of the Epiphany and Palm Sunday (Canon Seven, s. 3(1)). A Cleric shall consult with his or her Parish Corporation when scheduling his or her vacation.
- 2 The Parish Corporation shall ensure the Cleric takes two (2) days off per week from his or her normal clerical duties.

PART 4: MATERNITY AND CHILD CARE LEAVE

1 Policy

- 1(1) The employer shall grant a maternity or child care leave of absence without pay to a full or part-time employee.

2 Procedure

- 2(1) A pregnant employee may commence her seventeen weeks of maternity leave sixteen weeks prior to the scheduled date of birth.
- 2(2) The child care leave of absence shall commence no earlier than the date of birth.

- 2(3) The employer may require a pregnant employee to take maternity leave where it is determined the pregnancy would prevent the person from safely performing the duties of her position.
- 2(4) A male employee is entitled to unpaid child care leave of up to thirty-seven weeks upon the birth of his child or upon the arrival of a child by adoption.
- 2(5) An employee shall give four weeks notice of the date s/he will commence the leave and the date s/he plans to return to work.
- 2(6) An employee who returns to work following the completion of the maternity and/or child care leave(s) shall retain all seniority and benefits approved at the commencement of the leave.
- 2(7) The employee will resume work in the position s/he held immediately before the leave began or, where that position is not available, in a comparable position.
- 2(8) The employer shall grant a one-day leave to a male employee to enable him to attend at the birth of his child.
- 2(9) An employee shall not be entitled to a longer leave if s/he becomes ill during the period of the leave.
- 2(10) Where an employee has begun leave and the new-born child is hospitalized for a period exceeding one week, the employee may return to work and defer the unused portion of the leave until the child is discharged from the hospital.
- 2(11) On providing four-weeks notice to the employer, the employee may amend the dates of his/her leave:
 - a) If the employee wishes to return to work at an earlier date than the originally scheduled date; or
 - b) If the employee wishes to extend his/her leave beyond the originally scheduled date.
- 2(12) Where the employer grants a leave to a Cleric, s/he may continue to live in the existing housing arrangement.
- 2(13) An employee who is receiving a housing allowance shall, during the leave, receive the percentage of the allowance permitted by the Employment Insurance Commission rules (so long as it has been taxed).
- 2(14) The employer shall pay the housing and utilities costs for a Cleric who resides in an employer-owned residence during her/his leave.
- 2(15) In accordance with the applicable General Synod provisions, an employee shall continue to contribute to the applicable General Synod pension plan, and shall receive medical, continuing education and group insurance benefits (the employee shall be responsible for their own share of the premiums during the leave).

PART 5: BEREAVEMENT LEAVE

- 1 In the event of the death of an immediate family member, the Bishop or other employer may grant a bereavement leave for any working days that fall within the five day period immediately following the day of death, and commencing not later than the date of the funeral.
- 2 The Bishop or other employer may grant a leave with pay for the day of the funeral of family members not mentioned.
- 3 The Bishop or other employer may grant one additional day's leave if required for travel time.
- 4 The Bishop or other employer may grant a reasonable time off during office hours to attend the funeral of a close friend or colleague.

PART 6: COMPASSIONATE CARE LEAVE

- 1 In addition to any entitlement under the Employment Insurance Program, the employer may grant a compassionate leave of at least one week to a Cleric or other employee who has been employed for a period of at least three months.
- 2 A Cleric or other employee who requests a compassionate leave shall provide the employer with adequate notice and medical evidence of the ill health of the applicant's immediate family member.
- 3 An employee on compassionate leave may continue to contribute to any benefit program under her or his terms of employment.
- 4 If the employer has established an expiry date for the employee's right to continue to contribute to any benefit program while on a compassionate care leave, the employer shall provide at least ten days written notice of its intent to do so.
- 5 At the conclusion of a compassionate care leave, an employee may return to work in the same position or, where that position is not available, in a comparable position, with no loss of seniority or benefits.

PART 7: FAMILY RESPONSIBILITY LEAVE

- 1 The employer shall grant a family responsibility leave of absence of up to three days to an employee in the following circumstances:
 - a) The illness of an immediate family member which interferes with established care arrangements;
 - b) The sudden breakdown of established care giving arrangements;
 - c) A medical appointment of an immediate family member where attendance is considered essential;
 - d) The serious illness of an immediate family member;
 - e) A special educational, religious or cultural event of an immediate family member or
 - f) An accident, fire, flood or other exceptional natural event.
- 2 The employer may grant a leave, with or without pay, in excess of three days.

Adopted
17 September 2008

GENERAL SYNOD PENSION PLAN

1 Application of General Synod Canons, Regulations, Policies and Guidelines

1(1) A Cleric's pension is governed by:

- a) Canon VIII of the General Synod of The Anglican Church of Canada, entitled 'General Synod Pension and Benefit Plan', which is set out as [Schedule A](#) to this Regulation;
- b) The General Synod 'Pension Plan Regulations', which are set out as [Schedule B](#) to this Regulation; and
- c) The General Synod 'Policy Re: Benefits for Employees on Short Term Contracts', which is set out as [Schedule C](#) to this Regulation.

1(2) A Cleric may obtain guidance from this Regulation and from The 'General Synod 'Pension Plan' Booklet, which has been prepared by the General Synod Pension Office and available from the Diocesan Synod.

1(3) In the case of a conflict between this Regulation and the documents referred to in s. 1(1), the latter will apply.

2 Administration

2(1) The General Synod Pension Office and the Diocesan Synod jointly administers the General Synod Pension Plan.

2(2) The Diocesan Synod may be contacted at the following address:

The Diocesan Synod of Fredericton
115 Church Street, Fredericton NB E3B 4C8
Phone: (506) 459-1801
Web Site: anglican.nb.ca
Email Contacts: anglican.nb.ca/synod/

2(3) The General Synod Pension Office may be contacted at the following address:

Pension Office Corporation
625 Church Street, Suite 401, Toronto ON M4Y 2G1
Phone: (416) 960-2484
Toll Free: 1 (800) 265-1070
Web Site: www.anglicanpension.ca
Email Address: ehinchcliffe at anglicanpension.ca

3 Eligibility

3(1) Each Cleric automatically becomes a member of the General Synod Pension Plan of the Anglican Church of Canada (GSPP) immediately upon his or her employment, unless s/he is hired under a contract of less than one year.

4 Contributions

- 4(1) The GSPP is a defined benefit plan. Each active member of the pension plan shall contribute 4.4% of his or her pensionable earnings to the pension fund. Employers contribute an additional amount equal to 10% of the Cleric's pensionable earnings. This amount is not a taxable benefit.

5 Retirement Age

- 5(1) The GSPP offers three (3) options for retirement - normal, early and postponed.
- 5(2) The normal retirement date is the first day of the month after the contributor's 65th birthday or after the contributor has contributed to the plan for forty (40) years, whichever comes first.
- 5(3) Early retirement allows a contributor with a vested pension to retire before age 65 and take an unreduced pension if s/he has contributed to the plan for thirty-five (35) years. If a Cleric has contributed to the plan for less than 35 years, s/he may take early retirement within ten (10) years of the normal retirement date, but on a reduced pension. If a contributor with a vested pension chooses to retire under age 55, s/he has the option to take a deferred pension, transfer the cash value of his or her pension to an RRSP, transfer it to a new employer's plan if allowed, or use the cash value to buy an annuity with a life insurance company.
- 5(4) A Cleric who postpones his/her retirement until after age 65 continues to accrue certain pension credits until age 69.

6 Amount of Pension

- 6(1) Pension credits are:
- a) 1.6 % of salary for each year of GSPP service from 1961 - 1982;
 - b) 1.9% of salary from 1983 to 1996;
 - c) 2% of salary from 1997 - 2005, and 1.9% of salary in 2006 and afterwards.
- 6(2) Subject to certain conditions after a Cleric's death, survivor spouses continue to receive 60% of the Cleric's pension benefit.
- 6(3) Notwithstanding Subsection (1), upon retirement a Cleric may elect to receive a smaller pension and designate a 100% Survivor's Benefit for the spouse.

7 Vesting

- 7(1) If a Cleric ceases to participate in the GSPP before having contributed for two continuous years, s/he will receive a refund of his or her own contributions plus interest.
- 7(2) After two continuous years of contributions, the benefit vests, and the provisions regarding "retirement" apply.

Adopted
7 September 2008
Revised
11 February 2009

[Schedule A General Synod Pension and Benefit Plan](#)

(Canon VIII of the General Synod of The Anglican Church of Canada)

<http://www.anglicanpension.ca/dnload/GSPP%20-%20CANON%20VIII.pdf>

[Schedule B The General Synod Pension Plan Regulations](#)

<http://www.anglicanpension.ca/dnload/Regs%20Canon%20VIII.pdf>

[Schedule C Benefits for Employees on Short Term Contracts](#)

GROUP RRSP, SAVINGS AND LOANS

PART 1: GENERAL SYNOD REGISTERED RETIREMENT SAVINGS PLAN (RRSP)

1 General

- 1(1) The purpose of the Registered Retirement Savings Plan (RRSP) is to provide an opportunity for the Diocese to contribute to a retirement allowance, or to contribute to the retirement income available to Clerics and other Diocesan employees ("members"), in addition to their pensions.
- 1(2) The RRSP has been developed by the General Synod Pension Office, and administered jointly by the Diocese and the London Life Assurance Company under Contract # 75604.

2 Administration

- 2(1) The Diocesan Synod and the London Life Insurance Company jointly administers the Diocesan RRSP
- 2(2) The Diocesan Synod may be contacted at the following address:

The Diocesan Synod of Fredericton
115 Church Street, Fredericton NB E3B 4C8
Tel: (506) 459-1801
Web Site: anglican.nb.ca
Email Contacts: anglican.nb.ca/synod

- 2(3) The London Life Insurance Company administers the Group RRSP. They may be contacted at the following address:

Ms. Kitty Lee
Customer Service Specialist
Group Retirement Services
Great-West/London Life/Canada Life
Web Site: www.grsaccess.com
Phone: (416) 552-5025/ 1 (800) 465-0517
Fax: (416) 362-0350
Email Address: kitty.lee at gwl.ca

3 Eligibility

- 3(1) To be a participant, a member must:
 - a) Participate in the General Synod Pension Plan;
 - b) Be under age 65; and
 - c) Not be in receipt of a pension from the Anglican Church of Canada

- 3(2) A participant who is on educational leave, missionary leave, maternity leave, or any other approved leave may continue to make contributions in the normal manner during the leave of absence.
- 3(3) A member, having left the Diocese, may enter or re-enter the plan upon return to the Diocese.

4 Contributions

- 4(1) The Diocese shall match all contributions made by a participant within the limits of the Group RRSP Schedule of Contribution Limits, under Contract # 75604 with London Life, which is set out as [Schedule A](#) to this Regulation. The Diocesan contributions shall be reimbursed by the Parish Corporation by means of the payroll assessment.
- 4(2) The contributions that are eligible for matching by the Diocese are determined based on the participant's number of years to age 65 at the time of enrolment. If the participant works beyond that age or beyond his or her normal retirement date, his/her contributions may continue and will be matched in the same manner,
- 4(3) A participant may contribute more than the amount to which s/he is eligible for a matching contribution by the Diocese.
- 4(4) All contributions (both participant and Diocesan) and interest become the property of the participant.
- 4(5) The Employer's contributions to the Plan are taxable income.

5 Procedure

- 5(1) A member who wishes to participate shall complete and sign an application form issued by the RRSP Service Provider and available at the Diocesan Synod Office.
- 5(2) A participant shall choose the type of RRSP investments best suited to his or her needs, and shall communicate such choices and any changes in investment allocation directly to the service provider.
- 5(3) Each participant shall ensure that the relevant information on the records of the RRSP Service Provider, such as personal information, beneficiary designation, and investment allocation, is kept current.
- 5(4) Participant contributions are made by a payroll deduction and are remitted by the Diocese to the RRSP Service Provider on a monthly basis.
- 5(5) If a participant fails to make a contribution in any fiscal year, the Diocesan matching contribution will be forfeited, and the Diocese shall not make retroactive contributions.

6 Withdrawing Funds

- 6(1) The government of Canada sets conditions for the redemption of RRSPs. These conditions allow RRSPs to be left to accumulate additional income after retirement, provided they are cashed or annuitized before age 72.
- 6(2) If a participant dies, the named beneficiary should consult with his or her financial advisor regarding his or her options with respect to the utilization of the accumulated funds.

7 Income Tax Consequences

- 7(1) Participant contributions are income tax deductible in the year of deposit. The RRSP Service Provider will issue appropriate income tax receipts.
- 7(2) Any funds withdrawn from the plan are treated as taxable income in the year received.

PART 2: OPTIONAL SAVINGS PLAN

- 1 The Diocese has established the Optional Savings Plan to allow a Cleric ("participant") to save conveniently through payroll deduction.
- 2 A participant may make additional direct contributions to the Plan.
- 3 The Diocesan Treasurer shall administer the Optional Savings Plan.
- 4 Funds on deposit earn interest at rates similar to those paid by chartered banks on savings accounts. The interest rate is established monthly.
- 5 Interest is calculated on the minimum monthly balance and is credited at the end of June and the end of December.
- 6 Funds may be withdrawn by written authorization of the owner at any time for any purpose. No advances are permitted under the Optional Savings Plan.
- 7 The Diocese shall issue annually statements of account and interest earned, as provided by the Income Tax Act, interest earned is taxable.

PART 3: LOANS

- 1 The Diocese may loan money to a borrower.
- 2 The Diocesan Treasurer shall administer the Loan Program.
- 3 Loan availability is dependent on Diocesan cash flow, and the total amount of outstanding loans shall not exceed \$100,000.
- 4 The maximum loan per applicant is \$7,000.

- 5 A borrower shall repay the loan over a maximum period of 36 months, with payments made by payroll deduction. A borrower may make additional payments of principal at any time, but this does not affect the amount of the regular monthly payment.
- 6 The first payment shall be deducted in the month following the date of issuance of the loan.
- 7 The Finance Committee shall establish the interest rate on loans under the Plan.
- 8 Interest is calculated monthly in accordance with an amortization statement issued to the applicant on the date of issue of the loan.
- 9 Upon execution of the loan documents, the loan proceeds are paid to the borrower.
- 10 Any pre-existing Diocesan loans must be refinanced with the new loan before a new loan is issued. The maximum amount of \$7000 applies.
- 11 The Diocese shall issue the borrower an annual statement of the loan transactions and interest paid.
- 12 If the borrower leaves his or her employment in the Diocese, the loan becomes immediately repayable in full. The Diocese may transfer funds from the borrower's Optional Savings Plan Account in full or partial satisfaction of the debt.
- 13 A borrower who retires with a loan balance may either repay the loan balance or continue to make regular monthly payments.

Adopted 17 September 2008

[Schedule A Group RRSP Contribution Limits](#)

SICK LEAVE AND DISABILITY

PART 1: THE GENERAL SYNOD LONG TERM DISABILITY PLAN

1 Application of General Synod Canons, Regulations, Policies and Guidelines

- 1(1) A Cleric's sick leave is governed by this Regulation and by:
 - a) Canon VIII of the General Synod of The Anglican Church of Canada, entitled 'General Synod Pension and Benefit Plan', which is set out as [Schedule A](#) to this Regulation;
 - b) The General Synod 'Pension Plan Regulations', which are set out as [Schedule B](#) to this Regulation;
 - c) The General Synod ' Long Term Disability Plan Regulations', which are set out as [Schedule C](#) to this Regulation;
 - d) The General Synod ' Long Term Disability Plan Pre-2005' document, which is set out as [Schedule D](#) to this Regulation; and
 - e) The General Synod 'Policy Re: Benefits for Employees on Short Term Contracts', which is set out as [Schedule E](#) to this Regulation.
- 1(2) A Cleric may obtain guidance from this Regulation and from The 'Anglican Church of Canada Long Term Disability Plan' Booklet, prepared by the General Synod Pension Office and available from the Diocesan Synod.
- 1(3) The Diocese has an agreement with Employment Insurance Canada for a Supplementary Employment Benefit (SEB) Plan. A copy of this SEB plan has been set out as [Schedule F](#) to this Regulation.
- 1(4) In the case of a conflict between this Regulation and the documents referred to in s. 1(1), the latter will apply.

2 Administration

- 2(1) The Diocesan Treasurer administers the short term sick leave policy.
- 2(2) The General Synod Pension Office and the Diocesan Synod Office administer the General Synod Long Term Disability Plan.
- 2(3) The Diocesan Synod Office may be contacted at the following address:

Diocesan Synod of Fredericton
115 Church Street, Fredericton NB E3B 4C8
Phone: (506) 459 1801
Web Site: anglican.nb.ca
Email Contacts: anglican.nb.ca/synod/

The General Synod Pension Office may be contacted at the following address:

Pension Office Corporation
625 Church Street, Suite 401, Toronto ON M4Y 2G1
Phone: (416) 960-2484
Toll Free: 1 (800) 265-1070
Web Site: www.anglicanpension.ca
Email Address: ehinchcliffe at anglicanpension.ca

PART 2: SHORT TERM SICK LEAVE

1 Eligibility - Sick time less than two (2) weeks

1(1) Each full-time and permanent part-time Cleric is entitled to be paid in the normal manner for sick time where it is anticipated that the duration will be less than two (2) weeks.

2 Eligibility - Sick time longer than two (2) weeks: SEB plan

2(1) For situations in which the Cleric anticipates that s/he will be sick for longer than two (2) weeks, the Diocese has an agreement with Employment Insurance Canada for a Supplementary Employment Benefit (SEB) Plan (see [Schedule F](#)). The purpose of the SEB plan is to protect the Parish Corporation from undue financial hardship during the illness of its Cleric. Each Cleric is urged to co-operate to the fullest extent with the operation of the SEB plan as described below.

2(2) As soon as the Cleric knows that the duration of an illness is likely to be more than two (2) weeks, s/he shall inform the Parish Corporation, which shall inform the Diocese. The Diocesan Treasurer shall issue a Record of Employment (ROE) and shall forward it immediately to the Cleric.

2(3) As soon as the Cleric receives the ROE, s/he is required to apply at the nearest federal employment insurance office for an EI sick leave benefit.

2(4) It is not possible to backdate any SEB plan claims, so it is important for both the Cleric and the Parish Corporation to be aware of the likely duration of the illness as soon as possible after the commencement of the illness.

3 Payment of sick time under SEB plan

3(1) Under the SEB plan the Diocese, on behalf of the employer, will advance to the claimant an amount equal to 95% of his or her Employment Insurance (EI) insurable earnings, which includes the Minimum Annual Stipend, applicable Travel and Car Replacement Allowances, and RRSP employer-contributions. Although income tax is deducted, there will be no CPP and EI deductions.

3(2) While on short term sick leave the employee and the employer are required to continue to pay their respective contributions and premiums to the pension plan, the

LTD plan, the benefits plan, and the continuing education plan. The employee's component of these premiums will be deducted from SEB benefit payments.

- 3(3) Each time the employee receives payment of his/her EI sickness benefit, s/he shall forward the full amount immediately to the Diocesan Treasurer.

4 Parish Corporation's Responsibilities

- 4(1) Of the 95% benefit advanced to the employee, approximately 55% is funded by EI (subject to the maximum benefit). The remainder is funded by the Parish Corporation through an adjusted payroll assessment.
- 4(2) An employer shall not replace the position of incumbent while the holder is on short term sick leave. The employer shall ensure and fund temporary coverage of the incumbent's duties to the degree possible.

5 Maximum Available STD

- 5(1) Sick leave and STD benefits shall normally terminate after seventeen weeks and, shall cease following twenty weeks of absence due to illness or other disability.
- 5(2) Fifteen (15) weeks after the onset of an illness, the employee becomes eligible for long term disability under the General Synod LTD Plan (see Part 3 below).

PART 3: LONG TERM DISABILITY PLAN (LTD)

1 Administration

- 1(1) The General Synod LTD Plan is administered in accordance with the documents set out in Part 1 of this Regulation.

2 Membership

- 2(1) Each contributor to the General Synod Pension Plan is a member of the Church's Long Term Disability (LTD) plan, and shall receive benefits if s/he is sick or disabled and unable to work.
- 2(2) An employee who is on an approved leave of absence without pay, including maternity and parental leave, will be suspended from LTD coverage unless s/he makes any premium payments that would normally be deducted from her/his pay cheque and the employer continues to contribute the required premiums.
- 2(3) Each employee shall join the LTD Plan after 30 days of continuous employment.
- 2(4) The employer pays the cost of providing this coverage (at 2.2% of the Cleric's pensionable earnings). Each employee shall make a small contribution to the prior plan ('Long Term Disability Plan Pre-2005') by payroll deduction (at 0.4% of his or her pensionable earnings).

2(5) An employee who is employed for a fixed employment term is ineligible for LTD coverage.

3 Eligibility for Benefits

3(1) An employee is eligible to receive LTD benefits if s/he has been continuously and totally disabled (see definition in s. 9) for a period of 119 days.

3(2) An employee shall continue to receive LTD benefits until s/he is no longer disabled, reaches age 65, retires or dies, whichever occurs first.

4 LTD Benefit Payment Source

4(1) The General Synod Pension Office shall pay the first 18 months of benefits, following which the underwriter, the Standard Life Assurance Company, will pay the LTD benefit.

5 Total Disability Defined

5(1) An employee is eligible to receive LTD benefits only if s/he is totally disabled. This means s/he cannot perform the duties of one's own occupation during the 119-day waiting period and the following 24 months. After 24 months, an employee is considered totally disabled only if s/he cannot do any job for which s/he is suited by education, training or experience.

6 Partial Disability

6(1) An employee is eligible to receive reduced LTD benefits if s/he has been continuously disabled for 119 days, and cannot return to his/her own job, but is able to undertake other paid employment.

7 Recurrence of Total Disability

7(1) If an employee returns to her/his job before the 119-day waiting period ends, and become sick again from the same or a related disability within 15 days, s/he will not have to recommence the waiting period.

7(2) If an employee returns to her/his own job after receiving LTD benefits and, within six(6) months becomes unable to work due to the same disability, the LTD benefits will resume from the day the disability recurs.

8 LTD Claim Procedure

8(1) Claim forms are available from the General Synod Pension Office or the Diocesan Treasurer.

8(2) A claimant, the employer and the claimant's physician shall complete all sections of the forms before a claim can be considered for payment.

8(3) A claimant may be required to undergo an independent medical, paid for by the employer.

9 LTD Benefit Payment

9(1) The LTD benefit payment is calculated as 60% of the Cleric's pensionable earnings, and is taxable.

9(2) The LTD benefit will be paid monthly, in arrears, by a direct deposit to the bank account subject to tax deductions.

9(3) The maximum monthly benefit is \$10,000.

9(4) A Cleric's LTD benefit payment will be reduced by:

a) Any disability benefits received from another plan, including the Canada/Quebec Pension Plan (CPP/QPP) and Workers' Compensation; and

b) 60% of the value of the Employer-owned housing or Housing Allowance provided during disability.

9(5) For the purpose of this section, 'pensionable earnings' means 150% of the stipend and Car Replacement Allowance combined.

10 Rehabilitation

10(1) A Cleric in receipt of LTD Benefits shall comply with a reasonable requirement to participate in a rehabilitation program.

10(2) If a Cleric unreasonably refuses to participate in a recommended rehabilitation program, payment of his/her LTD benefits will stop.

10(3) While participating in an approved rehabilitation program, a Cleric may earn some income.

10(4) Under the rules of the Plan, a Cleric may earn a total gross income, including rehabilitation earnings and the LTD benefit, of up to 100% of the gross income received from employment prior to disability. The LTD benefit will be reduced if the total gross income exceeds this level.

Adopted
17 September 2008
Revised
12 February 2009

[Schedule A General Synod Pension and Benefit Plan](#)

(Canon VIII of the General Synod of The Anglican Church of Canada)

<http://www.anglicanpension.ca/dnload/GSPP%20-%20CANON%20VIII.pdf>

[Schedule B Pension Plan Regulations](#)

<http://www.anglicanpension.ca/dnload/Regs%20Canon%20VIII.pdf>

[Schedule C Long Term Disability Plan Regulations](#)

<http://www.anglicanpension.ca/dnload/LTD%20PLAN%20REGULATIONS.pdf>

[Schedule D Long Term Disability Plan Pre-2005' Document](#)

<http://www.anglicanpension.ca/dnload/LTD%20Plan%20Pre-2005.pdf>

[Schedule E Benefits for Employees on Short Term Contracts](#)

[Schedule F Supplemental Employment Benefits Plan](#)

CONTINUING EDUCATION

PART 1: THE GENERAL SYNOD CONTINUING EDUCATION PLAN

1 Application of General Synod Canons, Regulations, Policies and Guidelines

- 1(1) A Cleric's eligibility for continuing education benefits is governed by this Regulation and by:
- a) Canon XII of the General Synod of The Anglican Church of Canada, entitled 'Continuing Education Plan', which is set out as [Schedule A](#) to this Regulation;
 - b) The General Synod 'Regulations for the Operation of the Continuing Education Plan', which are set out as [Schedule B](#) to this Regulation;
 - c) The General Synod Pension Office 'Guidelines Re Special Grants and Sabbatical Grants' which are set out as [Schedule C](#) to this Regulation;
 - d) The General Synod 'Policy Re: Benefits for Employees on Short Term Contracts,' which is set out as [Schedule D](#) to this Regulation; and
 - e) The Forms prescribed by the General Synod Pension Office and the Diocese for continuing education funding approval, which are available from the Diocesan Synod.
- 1(2) A Cleric may obtain direction and guidance from this Regulation and from the General Synod Pension Office Booklet entitled 'Exercise Your Mind: Continuing Education Plan,' which is available from the office of the Diocesan Synod.
- 1(3) In the case of a conflict between this Regulation and the documents referred to in s. 1(1), the latter will apply.

2 Administration

- 2(1) The General Synod Pension Office and the Diocesan Synod Office administer the General Synod Continuing Education Plan.
- 2(2) The Diocesan Synod Office may be contacted at the following address:

Diocesan Synod of Fredericton
115 Church Street, Fredericton NB E3B 4C8
Phone: (506) 459 1801
Web Site: anglican.nb.ca
Email Contacts: anglican.nb.ca/synod/

- 2(3) The General Synod Pension Office may be contacted at the following address:

Pension Office Corporation
625 Church Street, Suite 401, Toronto ON M4Y 2G1
Phone: (416) 960-2484
Toll Free: 1 (800) 265-1070
Web Site: www.anglicanpension.ca
Email Address: ehinchcliffe at anglicanpension.ca

PART 2: ON-GOING PROFESSIONAL DEVELOPMENT

1 Diocesan Commitment to Professional Development

- 1(1) All Clerics are encouraged to avail themselves of opportunities for professional and vocational growth on a regular basis. The Diocesan Continuing Education program is designed to assist Clerics to achieve this goal.

2 Annual Leave for Continuing Education

- 2(1) Each full-time Cleric in the Diocese shall be provided two weeks of educational leave annually. Each permanent part-time Cleric shall be provided with one week of educational leave annually.
- 2(2) Each Cleric is responsible for finding programs that will accomplish the goals of clergy professional development.
- 2(3) A Cleric shall consult with his or her Parish Corporation when scheduling his or her educational leave.
- 2(4) A Cleric may accumulate educational leave for up to three years for a total of six weeks' credit. A part-time Cleric may accumulate leave for up to three years for a total of three weeks' credit. After this period, accumulation ceases until the Cleric makes use of the credit. Lost weeks of education leave due to lack of use are not recoverable.

3 Funding to Cleric for Continuing Education

- 3(1) Each full-time Cleric is entitled to \$450 per year, to be cumulative without a maximum number of years of accumulation, from the General Synod Continuing Education Plan (GSCEP), into which all active Clerics are enrolled. In the case of a permanent part-time Cleric who is not eligible to enrol in the GSCEP, his or her employing Parish Corporation shall pay directly to such Cleric an education allowance of \$300 per year.
- 3(2) The employer shall pay the annual assessments for the GSCEP as stipulated by General Synod Canon XII (Regulation section 1). This assessment is advanced by the Diocese and recovered from the Parish Corporation through an employment assessment.
- 3(3) Grants from the Continuing Education Plan may, with the Bishop's approval, be drawn in accordance with General Synod Canon XII.

4 Parish Corporation Responsibility

- 4(1) During a period of a Cleric's continuing education leave; the employing Parish Corporation is responsible for payment of regular stipend and all benefits. The Parish Corporation is also responsible for the cost of supply clergy or laypersons required in the absence of the incumbent.

5 Diocesan “Clergy Colleges” and Other Training

- 5(1) In addition to Educational Leave, the Diocese will support the continuing education of Clerics in a variety of other ways, including conferences and training events within the diocese and the “Clergy College.”

PART 3: SABBATICAL LEAVE

1 Diocesan Commitment to Sabbatical Leave

- 1(1) At greater intervals it is important for a Cleric to spend more extended periods of time renewing his or her preparedness for ministry, pursuing personal development, and/or pursuing worthy, scholarly interests relative to his or her area of ministry. To this end, the Diocese encourages Clerics to take Sabbatical Leaves in accordance with the criteria described below. However, the approval of any Sabbatical Leave is at the discretion of the Bishop and is not an entitlement of the Cleric.

2 Eligibility

- 2(1) In order to be eligible to apply for a sabbatical leave, a Cleric must meet the following requirements:
- a) Be ordained, and active in parish or diocesan ministry, for a minimum of seven (7) years;
 - b) Have at least five (5) years incumbency in his or her current ministry;
 - c) Submit an application in accordance with the criteria contained herein;
 - d) Commit to remaining in his or her current ministry for a minimum of two (2) years following the conclusion of the sabbatical leave.

4 Duration of Leave

- 4(1) A sabbatical leave shall be a period of at least one month to a maximum of three months.

5 Content of Sabbatical Leave

- 5(1) Clerics are encouraged to leave their parishes during their sabbatical leave. There is a range of activities that can be pursued during a sabbatical leave, including:
- a) Taking courses;
 - b) Participating in specialized programs;
 - c) Visiting sites or situations of particular spiritual significance;
 - d) Developing a personal program of study or research;
 - e) Taking part in activities in a community or retreat setting.
- 5(2) The content of these courses, programs, studies or activities shall fulfil some or all of the following goals:

- a) Inspiration and Spiritual Direction;
- a) Education, Ministry and Pastoral Care;
- b) Rest and Renewal.

6 Potential Sources of Funding

6(1) Potential sources of funding for Sabbatical Leave include:

- a) Any accumulated amount in the Cleric's General Synod Continuing Education Fund;
- b) Additional funding for sabbaticals available from the General Synod Continuing Education Fund;
- c) The Diocesan Jubilee Fund for Education of Clergy;
- d) The Archbishop Harold Nutter Fund for Clergy Education; and
- e) A contribution from the incumbent's Parish Corporation.

7 Parish Corporation Responsibilities

7(1) During its Cleric's sabbatical leave, the Parish Corporation is responsible for all normal ongoing clergy costs (stipend and benefits) and the costs associated with pastoral oversight during such leave, and for ensuring that worship, pastoral care and administration remain uninterrupted.

8 Procedure

8(1) A Cleric wishing to take a sabbatical leave, who meets the criteria for eligibility as described above, shall submit a written application to the Bishop:

- a) Describing in detail his or her proposed activities and their location(s), taking into account "Content of Sabbatical Leave" in paragraphs 7-8 Part 3 s. 5 above;
- b) Stating the proposed time period of the sabbatical leave:
 - Outlining the estimated cost of the leave and the proposed sources of funding;
 - Containing the signature of consent of the Parish Wardens or, the case of the Cathedral, the lay chair of the Bishop and Chapter.

8(2) The Bishop, following consultation with the applicant's Parish Corporation, shall advise the Cleric and the Church Wardens of his or her decision to approve or deny the application, or of her or his recommendations for the Cleric to make changes to the application, within 30 days of receipt.

9 Report at Conclusion of Sabbatical

9(1) A Cleric returning from sabbatical leave shall, within forty-five (45) days after the conclusion of the leave, submit to the Bishop with a copy to the Parish Corporation (or the Cathedral Chapter), a report detailing the final Sabbatical itinerary and the benefits and learning experiences obtained from the sabbatical leave.

Adopted
17 September 2008
Revised
11 February 2009

[Schedule A Continuing Education Plan](#)

(Canon XII of the General Synod of The Anglican Church of Canada)

<http://www.anglicanpension.ca/download/CEP%20CANON%20XII%20AND%20REGULATION%20NS.pdf>

[Schedule B The General Synod 'Regulations for the Operation of the Continuing Education Plan'](#)

<http://www.anglicanpension.ca/download/CEP%20CANON%20XII%20AND%20REGULATION%20NS.pdf>

[Schedule C The General Synod Pension Office 'Guidelines on Special Grants and Sabbatical Grants'](#)

[Schedule D The General Synod 'Policy Re: Benefits for Employees on Short Term Contracts'](#)

HEALTH, WELLNESS AND LIFE INSURANCE

PART 1: ADMINISTRATION

1 Active Cleric

- 1(1) An active Cleric's medical, vision and dental benefit plan is governed by a contract between the Diocese (Group Policy Number G0026721) and the Manufacturers Life Assurance Company ('Manulife Financial').
- 1(2) An active Cleric's Group Life Assurance coverage is governed by a contract between the General Synod national office and the Manufacturers Life Assurance Company ('Manulife Financial') under policy number G0021057C. Accidental Death and Dismemberment insurance is included under this policy.

2 Retired Cleric

- 2(1) A retired Cleric's extended health benefit plan is governed by Group Policy Number G0021057C between the General Synod and the Manufacturers Life Assurance Company (Manulife Financial).
- 2(2) A retired Cleric may be eligible to receive a Self-Insured Death Benefit of up to \$4,000 under a plan administered by the General Synod Pension Office.

3 Group Benefit Program

- 3(1) A Cleric may obtain guidance from this Regulation and from The Anglican Church of Canada 'Welcome to Your Group Benefit Program' Booklet, prepared by the General Synod Pension Office. A copy is available from the Diocesan Synod upon request.
- 3(2) A retired Cleric may obtain guidance from this Regulation and from The Anglican Church of Canada 'Welcome to Your Group Benefit Program' Booklet, prepared by the General Synod Pension Office. A copy is available from the Diocesan Synod upon request.
- 3(3) In the case of a conflict between this Regulation and the Contracts between the Diocese, the General Synod and the medical service providers, the latter will apply.

4 General

- 4(1) The General Synod Pension Office and the Diocesan Synod Office jointly administer the medical and group life insurance benefit plans.
- 4(2) Direct questions pertaining to contracts between the Diocese and Manufacturers Life Assurance Company ("Manulife Financial") to the Synod Office.

4(3) The Diocesan Synod Office may be contacted at the following address:

Diocesan Synod of Fredericton
115 Church Street, Fredericton NB E3B 4C8
Phone: (506) 459-1801
Web Site: anglican.nb.ca
Email Contacts: anglican.nb.ca/synod/

4(4) The General Synod Pension Office may be contacted at the following address:

Pension Office Corporation
625 Church Street, Suite 401, Toronto ON M4Y 2G1
Phone: (416) 960-2484
Toll Free: 1 (800) 265-1070
Web Site: www.anglicanpension.ca
Email Address: ehinchcliffe at anglicanpension.ca

5 Compulsory Participation

- 5(1) Each full time and permanent part-time Cleric shall participate in the life insurance plan, unless disqualified for coverage by virtue of age or retired status.
- 5(2) Each full time and permanent part-time Cleric shall participate in the medical, dental and vision care plans, unless the Cleric is covered through a spousal plan or is covered through the General Synod plan for retired Clerics.

6 Cost-sharing

- 6(1) The combined premiums for group life, medical and dental coverage are shared between the Diocese and the individual Cleric. The cost sharing ratio shall be determined by Diocesan Council on the recommendation of the Human Resources Committee. Under the current cost-sharing ratio, the individual shall pay the greater of 36% of the total premium or his/her group life insurance premium. The Diocese shall provide the remaining 64% of the premium cost (with reimbursement from the parishes through the payroll assessment). The following chart shows rates as of July 1, 2008:

Coverage	Single Rate	Employee Share	Family Rate	Employee Share
Medical/Dental	\$ 160.78	\$ 28.44	\$ 390.41	\$ 110.17
Group Life	\$ 46.00	\$ 46.00	\$ 47.46	\$ 45.46
Total	\$ 206.78	\$ 74.44 (36%)	\$ 437.87	\$ 157.63 (36%)

PART 2: EXTENDED HEALTH CARE

Extended Health Care includes:

- a) Most prescription drugs (with a deductible of \$10 per prescription), obtainable through a Direct Pay Card method;
- b) Most medical equipment not covered by Medicare (e.g. diabetic supplies, ileostomy and colostomy supplies; oxygen; orthopaedic shoes; hearing aids; prostheses, etc.);
- c) Many professional medical services not covered by Medicare to a maximum of \$535 each per calendar year (e.g. chiropractor, podiatrist, massage therapist, physiotherapist);
- d) Out-of province medical treatment within certain limitations;
- e) Private duty nursing at home within certain limitations;
- f) Note: private or semi-private hospital rooms are not included as a benefit.

PART 3: VISION CARE

Vision care includes:

- a) Eye examinations once per calendar year;
- b) Prescription glasses or contact lenses or elective laser surgery to a maximum of \$150 per calendar year for persons under age 18 and \$150 any two calendar years for persons age 18 and over.

PART 4: DENTAL CARE

Dental care includes:

- a) 80% co-pay (20% participant pay) for Basic Services, such as X-rays and a complete oral examination once every two calendar years; scaling and polishing every 6 months; fillings and extractions;
- b) 80% co-pay (20% participant pay) for Supplementary Services such as root canals;
- c) 80% co-pay (20 % participant pay) for Dentures and Major Restorative Services to a maximum of \$2800 per calendar year.
- d) Note: Orthodontics are not included as a benefit.

PART 5: EMPLOYEE ASSISTANCE, WELLNESS AND HEALTHY LIFESTYLES

1 Employee Assistance Program - General

1(1) Definition

In this Part, "employee" means a Cleric.

1(2) The Diocesan shall provide an Employee Assistance Program (EAP).

1(3) The current EAP is through a Professional Services Agreement between the Diocesan Synod of Fredericton and Shepell FGI LP Inc.

2 Administration

2(1) Shepell FGI LP Inc. and the Diocesan Synod Office jointly administers the EAP.

2(2) The Diocesan Synod Office may be contacted at the following address:

Diocesan Synod of Fredericton
115 Church Street, Fredericton NB E3B 4C8
Phone: (506) 459-1801
Web Site: anglican.nb.ca
Email Contacts: anglican.nb.ca/synod/

2(3) Shepell FGI LP Inc. may be contacted at:

Confidential help-line:
(For toll-free, 24 hour a day, seven days a week)
Telephone: (800) 268-5211
On-line counseling: www.fgiworldmembers.com
On-line resources: www.shepellfgi.com, then click on the FGIworld logo, or
www.fgiworld.com

Shepell FGI Administrative Office Contact:
Ms. Terra Lake
Direct Line: (902) 429-0431
Toll free: (877) 700-7674, extension 7

3 Program Elements

3(1) The EAP provides confidential and voluntary support that can help the employee address problems and challenges in his or her life. This support is available in person, by telephone, or on-line.

3(2) The program is available to an eligible employee and his or her immediate family members (as defined in the Plan).

3(3) The EAP endeavours to achieve the following outcomes:

- a) Personal well-being;
- b) Managed relationships and family;
- c) Legal clarity;

- d) Financial clarity;
- e) Research child-care and elder-care resources;
- f) Address workplace challenges;
- g) Tackle addictions; and
- h) Understand nutrition.

4 Wellness and Healthy Lifestyles

- 4(1) The Diocesan Council, on the recommendation of the Diocesan Human Resources Committee, shall implement a Wellness and Healthy Lifestyles Program.
- 4(2) Without limiting the generality of s. 2(1), the Wellness and Healthy Lifestyles Program will:
- Produce high levels of job satisfaction for employees;
 - Develop a healthy and safe work environment;
 - Increase productivity, and;
 - Provide health and wellness monitoring.

PART 6: GROUP LIFE INSURANCE

- 1 Group Life insurance covers the employee for \$100,000, the employee's spouse for \$5000 and the employee's dependents for \$2500 each, without requirement of medical evidence. Additional insurance may be purchased although medical evidence will be required.
- 2 Accidental Death and Dismemberment (AD&D) coverage provides an additional \$100,000 of life insurance if the cause of death is accidental. Benefits are also provided at various levels for different dismemberment injuries. See Section 1(2) of this Regulation for the policy number with 'Manulife' Financial.

PART 7: RETIRED CLERIC BENEFITS

- 1 Each retired Cleric shall participate in the retirees' benefit plan offered through General Synod. This plan is similar to the benefit plan for active Clerics, with the following more notable exceptions:
- a) There is a \$50,000 lifetime limit on extended health care, excluding drugs;
 - b) The limit on prescription glasses, contact lenses or elective laser surgery is \$100 during any 24 consecutive calendar months;
 - c) Professional medical services such as those listed for active Clerics are limited to \$350 per calendar year;
 - d) There is no dental care;
 - e) There is no life insurance, including no AD&D.

Adopted
17 September 2008
Revised
11 February 2009