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Date: June 25, 2020  
To: Plan Members and Treasurers  
From: ELCIC Group Services Inc.  
Re: ELCIC Group Benefits Plan Redesign 2021

### Redesign Survey and Consultation

The ELCIC Group Services Inc. Board of Directors (“the Board”) would like to thank everyone who took time to participate in the health redesign survey and attend the consultations. Your engagement in the process and your thoughtful comments speak to the importance placed on being a part of the ELCIC Group Benefits Plan (“Benefits Plan”) design review.

The strongest message that came from the health redesign survey and the consultations was the great appreciation for the Benefits Plan. Over 90% of participants indicated that the Benefits Plan was a very important part of the compensation package. This importance was underscored by the number of plan members who make claims on a regular basis and also the frequency and thoroughness with which plan members read the newsletters and benefits information available on the website.

A variety of suggestions were made regarding possible improvements to the health plan; all were studied by the Board when considering changes to the redesign. Recurring messages included: (1) addition of a health care spending account or other flexible options, and (2) need for travel insurance for working plan members age 65 and up. The aspect of the redesign that was most criticized was the need to meet an earnings threshold in order to require employers to pay premiums for enhanced benefits.

The survey comments and consultation conversations indicate that there may not be a consistent understanding of what is meant by the reference to ‘sustainable’ and the concern that sustainability might be at risk. The Board has determined that sustainability, in the ELCIC’s context, means managing costs to keep the Benefits Plan affordable for the congregations, which are currently paying 100% of the premium. Based on industry trends and developments and our own Plan’s usage, the Board recognizes that premium rates could rise to a level where many congregations would have to forgo having a paid pastor, due to the associated costs of offering a Benefits Plan. This concern is of vital importance going forward, especially in light of the opening comments around the value of the plan.

The [Survey Results Report](#) is available for those interested in more details.

### New Modular Design

The Board considered the survey results and comments, together with the discussions held at the consultations, and determined that changes could be made to the redesign in consideration of this feedback. These changes (i.e., a new modular design) will maintain the goal of adding flexibility, while mitigating the risk to the plan’s sustainability. The Board hopes the redesign will address concerns expressed on the initial redesign proposal.

The new design will offer three modules for selection: Blue, Green and Teal. A summary of coverages in each module is outlined in this chart, which will be implemented on January 1, 2021.

### Blue Green Teal Design Chart

#### Eligibility

All employees earning at least 25% of Yearly Maximum Pensionable Earnings "YMPE" before deductions (in 2020, that is \$1,223 per month; 2021 slight increase TBA) meet the eligibility requirement for membership in the Benefits Plan. All members will be automatically enrolled in the Blue module. If the plan member's spouse also has a health and dental plan, coverage will be coordinated. Under the redesign, all eligible employees will receive at least the Blue module, with no option of waiving.

The minimum eligibility is the same for the Green or Teal modules.

Non-rostered plan members are no longer required to meet an hours test. Eligibility will be determined solely by salary for all plan members.

#### Enrollment

Plan members may choose to enroll in any of the three options at the implementation of January 1, 2021.

After initial enrollment, plan members may elect to change their option at the following times:

- when there is a change in marital status
- when there is a new dependent
- when there is change to co-ordination of benefits with a spouse's plan.

A form will be provided prior to the effective date for plan members to indicate their choice.

#### Premium Payment

The employer is required to pay 100% of the premium for the Blue module. If a plan member selects the Green or Teal module, the premium *difference* can be paid either by the employer or by the plan member, or it can be split between both.

The cost value of the Green module is the closest option to the current plan design. Therefore, while covering the cost of the Blue module is the minimum required of ELCIC employers, the Board encourages employers to fund the premiums for the Green module, especially for the full-time pastors and long-time employees.

GSI will invoice the employer based on the selection made by the plan member. Premium differences for Green or Teal modules that are not covered by the employer must be administered by payroll deduction.

More information and details will follow in upcoming newsletters. Please contact the GSI office if you have any questions.