

## The Supplementary Unemployment Insurance Benefit Plan

The Fellowship has registered a Supplementary Unemployment Benefit (SUB) Plan with Employment and Immigration Canada. The plan is open to all Fellowship churches: however, your church must register before it will be allowed to participate in the plan.

The Supplementary Unemployment Benefit plan allows the church to “top up” Unemployment Insurance sick plan benefits that the employee may be entitled to if they are unable to work as a result of illness, injury, or quarantine without reducing future Unemployment Insurance payments. Normally, any payment made to an employee while receiving Unemployment Insurance sick benefits, would cause a reduction in future Unemployment Insurance payments.

Under the Supplementary Unemployment Insurance plan provision the employer is allowed to make payments to the employee while receiving Unemployment Insurance sick benefits, without reducing the payments made by Unemployment Insurance. For the employer to make these payments, a church would first have to agree to provide the benefits outlined in the Supplementary Unemployment Insurance Benefit Plan registered by the Fellowship with Employment and Immigration Canada, and secondly, to notify the Fellowship of your desire so that we could register you with Employment and Immigration Canada.

Following are some highlights of the elements of the plan:

- Any church, which has been received into membership of the Fellowship, may participate in the plan. Although the plan is designed to compliment the Long Term Disability benefit available under the Fellowship Group Benefit Plan, participation in the Fellowship Group Benefit Plan is not required for your participation in the Supplementary Unemployment Insurance Benefit Plan.
- The church must agree to pay the difference between the benefit available under the Unemployment Insurance sick plan benefit provision, and 95% of the employee’s regular weekly earnings. In most situations this would mean that the maximum cost to the church would be to provide 95% of the employees regular weekly earnings for the first two weeks and about 40% of the employees regular weekly earnings for the next 15 weeks (should the illness last that long). If an employee earns more than the EI maximum the church’s cost would be higher.
- The only time the church would incur a cost for this benefit would be in the event that an employee was unable to work and qualified for the sick benefit available under EI.
- **To provide a benefit under the Supplementary Unemployment Benefit Plan the church would have to be registered prior to an employee becoming unable to work and qualifying for the sick benefit available under EI.**
- When registered under the plan the payments from the church do not reduce the payment available under the EI plan.

We are convinced that the Supplementary Unemployment Benefit plan is a good way to assist an employee in the event of illness while maintaining the cost to the church at a reasonable and affordable level.

To enroll for participation in the plan it will be necessary for the church to agree to the terms of the Supplementary Unemployment Benefit plan and to forward the church's Business Number to the Fellowship Ministry Centre by completing the following Supplementary Unemployment Benefit Plan Response Form.

**Please note that more information can be found at**

<http://www.hrsdc.gc.ca/asp/gateway.asp?hr=en/cs/sub/010.shtml&hs=eyp>

# SUPPLEMENTARY UNEMPLOYMENT BENEFIT PLAN RESPONSE FORM

Church's full Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

On \_\_\_\_\_ the Supplementary Unemployment Benefit Plan was  
DATE  
Discussed by the \_\_\_\_\_ and a motion was passed  
Name of Board (Trustees/Deacons/Management/Etc)  
stating that our church has determined that we will participate in the Supplementary  
Unemployment Benefit Plan offered by the Fellowship of Evangelical Baptist Churches  
In Canada.

Signed: \_\_\_\_\_  
\_\_\_\_\_  
Title

To participate in the Supplementary Unemployment Benefit Plan please complete the following:

Canada Revenue Agency  
This number will be found on the remittance  
form you use when remitting your C/QPP UIC,  
Federal Taxes \_\_\_\_\_



		Income Approximates about 85% of pre disability net pay (May be less if member did not choose optional "clergy housing" gross up.)
	<2 weeks> <----- 14 weeks----->	
Regular pay paid by church	For 16 week period cost to church is about \$4,500 (about 8 weeks pay) EI contribution is about \$4,620	Paid by Insurance Company

Note: Maximum EI payout (1998) is \$412.50/week

**Supplementary Unemployment Benefit Plan  
For Churches Belonging To  
"The Fellowship of Evangelical Baptist Churches in Canada"**

1. The Supplementary Unemployment Benefit (SUB) plan is available to employees of Fellowship Baptist Churches in Canada that have been received into the membership of the "Fellowship of Evangelical Baptist Churches in Canada" according to Article 5 of the bylaws.
2. The plan is to supplement the employment insurance benefits received by employees for temporary unemployment caused by illness, injury, or quarantine.
3. Employees must prove that they have applied for, and are in receipt of employment insurance benefits, in order to receive payment under the plan.
4. SUB is payable for a period during which an employee is not in receipt of the EI benefit if the only reason for non-receipt is the claimant:
  - is serving the two week EI waiting period
  - has insufficient weeks of insurable employment to qualify for benefits or;
  - has exhausted his/her entitlement of benefits.
5. The benefit level paid under the plan is set at 95% of the employee's regular weekly earnings.
6. In any week the total amount of SUB payments and the weekly rate of EI income benefits will not exceed 95% of the employee's weekly earnings.
7. The SUB benefit will be paid for 17 weeks.
8. The plan is financed by the employer's general revenues.
9. A separate record of the SUB payments will be kept.
10. The duration of the plan is from July 1, 2016 to June 30, 2018.

11. The employer will inform Human Resources Development Canada in writing of any changes to the plan within thirty (30) days of the effective date of the change.
12. Employee's do not have a right to SUB payments except for supplementation of the EI income benefits for the employment period as specified in the plan.
13. Payments in respect of guaranteed annual remuneration or in respect of deferred remuneration or severance pay benefits will not be reduced or increased by payments received under the plan.