

Frequently Asked Questions

- 1. If the church is to lay off an employee during this Covid-19 outbreak, what will happen to their insurance benefits?**
 - a. It is the CBAC recommendation that the church continue to pay for the employee's insurance benefits during this time of outbreak. At the very least, they should cost share these premiums. The church needs to contact the Benefits Coordinator, karen.gunn@baptist-atlanti.ca to inform her of this layoff. As the employee has no salary at this time, there will not be any LTD premium billed to the church as this premium is based upon salary.

- 2. If the church has to reduce hours below the "eligibility requirement" for employees during this Covid-19 outbreak, what happens to their pension and benefits?**
 - a. As a member of the Canadian Baptist Pension Plan, the member and church will continue to make 6% contributions of their salary regardless of the reduction in hours. It is still a formula of 6% of gross salary paid. As for the insurances, the employee would still have their full insurance benefits. The reduced salary figure should be reported to the Benefits Coordinator, karen.gunn@baptist-atlantic.ca to adjust the Long Term Disability premium accordingly as it is based upon salary.

- 3. Is our church eligible for a Wage Subsidy for Employers?**
 - a. Please follow the link below which provides all the information you need to know about this subsidy and your eligibility as a church.
<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html#h2>

- 4. Our church has their blanket property and liability insurance through Ecclesiastical Insurance Company. Does our church have a clause for loss of income due to closure?**
 - a. We have been in touch with Palmer Atlantic to obtain better clarification on this coverage, but are awaiting a response from Ecclesiastical. As we receive new information, we will be sure to update this document. Should you have specific questions, please contact contact Palmer Atlantic – Tina Belyea directly 1-800-267-8006 or tbelyea.palm-01@insuremail.net

- 5. Is there mental health help through our CBAC benefits plan?**
 - a. The Employee and Family Assistance Plan (EFAP) is still available by calling 1-800-387-4765 or Canada Life has Workplace Strategies for Mental Health online <https://www.workplacestrategiesformentalhealth.com/>

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- 6. Does the CBAC Supplemental Unemployment Benefits (SUB) Plan cover layoffs due to Covid-19?**
- a.** The CBAC SUB plan was set up with Service Canada on June 14, 2017 to *“supplement EI benefits received by workers for unemployment caused by illness.”* This would apply to anyone who is sick, quarantined or forced to stay home to care for children.
 - b.** As of March 24, 2020 the CBAC Sub Plan has been updated to include “temporary stoppage of work”. So if the church does not expect the pastor to work during this time, the SUB Plan is available to top up the EI to 95% of normal weekly earnings. To register your church for the SUB Plan, please have the leadership of the church send a letter of intent to follow the CBAC SUB Plan agreement and provide the churches Business Charity Number. This letter is to be sent to Karen.gunn@baptist-atlantic.ca.