

April 1, 2020 Online Leadership Circle – Highlights

We want to remind you that the top priority is to maintain employment for pastors and staff. Please note that all information shared is only considered current at the time of the video recording, and only to the best of our knowledge. Please refer to official government websites for the most accurate and up-to-date information.

1. Federal Wage Subsidy – support given to Employers to maintain Employees

- Application details have not been made public yet
 - o Employer must prove a reduction of income of 30%
 - o Subsidy will be given up to 75% of wages for up to 3 months, max. \$847/week per employee (equivalent to \$58,700 salary)
 - o Employer is asked pay the 25% difference in salary of employee:
 - “Employers must make their best effort to top-up employees’ salaries to bring them to pre-crisis levels.”
- <https://www.canada.ca/en/department-finance/news/2020/04/the-canada-emergency-wage-subsidy.html>

2. Canadian Emergency Response Benefit (CERB) – support given to Employees NOT working

- For employees who **must stop working** due to COVID-19
- Application is going to be available Monday, April 6th via My Account with no waiting period
- Employee receives \$2000 per four weeks
- EI benefits are still available after the 4 month period, if needed
- No record of employment (ROE) is needed
- Have to reconfirm no income for 14 consecutive days every 4 week period
- **Federal Wage Subsidy cannot be combined with CERB**

3. Pension Plan Contributions

- If an employee is not being paid by the church, contributions cannot be made. Contact Sun Life Financial with the date contributions are “temporary stopped”

4. Medical Benefits, Insurances, and Long Term Disability

- Medical and life insurance benefits will continue whether employee is working or not
- Long term Disability (LTD) is based on salary—therefore it’s not available while on temporary layoff
 - o Treasurers must notify Karen Gunn of a change of status, to ensure the church isn’t billed premiums.

5. Atlantic Baptist Foundation

- Mortgages and loans payments will not be directly withdrawn from bank accounts for the months of April, May, and June. Contact them if you want to continue payments during these 3 months.
- In July your regular payments will resume.
- Grants are based on the previous year (2019). Decisions will be made at the end of next week.

6. Church Insurance

- Churches with Ecclesiastical Insurance, the group plan with the CBAC, do not qualify for business interruption insurance claims. Closure due to government intervention in pandemic does not apply.
- **To maintain coverage**, check the building regularly as it can not be vacant more than 30 days

7. Supplemental Unemployment Benefits (SUB) Plan

- Please note: this is not recommended by the CBAC at this time.
- Contact karen.gunn@baptist-atlantic.ca for details on how to register your church

8. Misc. Updates

If you already get the **child tax benefit**, you will get a one-time top up of \$300/child.

The **tax return filing date has changed to June 1st**, and if you owe them, **you don’t have to pay until August 31st**.

Mortgage relief: You can apply to your financial institution for payment deferral up to 6 months.