

Sample of a Church Supplemental Unemployment Benefit (SUB) Program

Defined Components:

1. Identification of employees covered:

- Permanent staff including Ministers, Office Administrators, and Custodians who work 20 hours or more per week (15 hours if job sharing)
- All of the above if in a six month or longer term position for the length of the agreed upon term

2. Type of unemployment:

- Absence from work due to illness or accident not covered by accrued sick leave benefits, Workers Compensation Benefits or Benefits from Long Term Disability

3. Receipt of Employment Insurance (EI) benefits:

- The employee shall apply for benefits upon expiry of accrued sick leave and provide proof of application in order to receive SUB payments during the two week waiting period
- The employee shall provide proof of receipt of EI benefits before SUB payment are made during the period he/she is receiving EI benefits
- The employee shall request long term disability as per the terms of the plan to qualify for SUB payments after EI benefits expire and before Long Term Disability payments commence

4. SUB payments when employee is not in receipt of EI benefits:

- SUB payments shall be made to the employee after sick leave accruals have expired
- SUB payments shall be made to the employee while he/she is serving the two-week EI waiting period
- SUB payments shall be made for the period after EI sick benefits have expired and before Long Term Disability benefits commence should they be required

5. Sub payments:

- The weekly SUB payments during the two week waiting period shall equal 95% of the employee's normal weekly earnings
- The weekly SUB payments plus weekly EI benefit rate applicable to the employee shall equal 95% of the employee's normal weekly earnings
- The weekly SUB payments after EI benefits expire until Long Term Disability payments commence shall be at 95% of the employee's weekly earnings

6. Benefit duration:

- SUB plan payments will commence only after sick leave benefits are used
- SUB plan payments will continue for the period as described in item 5 above
- In the case of a term employee sub payments will discontinue at the expiry date of the term position
- In any event SUB plan payments will terminate after 120 days.

7. a) Plan duration:

The duration of the plan is January 01, 2005 to December 31, 2006

b) Subsequent Changes:

A written notice will be provided to HRDC - SUB Program within (30) days of the effective date of the change including changes to the administrators or contact persons.

8. a) Financing

SUB payments will be made from the general reserves of the Church

b) Separate Records

Separate records will be kept of all SUB payments

9. Remuneration

Payments of guaranteed annual remuneration, deferred remuneration, or severance pay will not be reduced or increased by payments received under the SUB plan

10. Repayment of EI Benefits

Not Applicable

11. Trust fund - termination clause

Not Applicable

12. Trust fund - vested right

Not Applicable