



Introducing Worker Benefit Services — Transforming for the Future

Lutheran Church–Canada’s Worker Benefit plans is looking to the future to better serve its members and employers.

We are rebuilding

The Board of Directors of Lutheran Church–Canada (LCC) in consultation with its professional advisors have been reviewing the role of the Worker Benefit Plans’ (WBP) Board of Managers and the role of the Board of Directors in managing the Worker Benefits Plans. The primary purpose of the review was to implement a governance structure where the Board of Directors could primarily focus on ecclesiastical matters and the WBP’s Board of Managers would have more autonomy in operationally managing the Worker Benefit Plans. An additional objective of the review was to enhance the ability of the Board of Managers to select experts in pension and benefits matters to oversee the management of the pension and benefit plans.

As a result, effective January 1, 2018 a separately incorporated, organization will be established called LCC Worker Benefits Services Inc. (WBS). WBS will have its own Board of Directors,

appointed by LCC’s Board of Directors, and will have autonomy managing the group benefit plans while still serving in an advisory capacity to LCC’s Board of Directors on the existing Defined Benefit Pension Plan. Once the deficit for the Defined Benefit Plan is paid, this plan will also be entirely managed by the new WBS Board. The structure will provide the new WBS with legal status which will also enhance the opportunity to recruit prospective directors with expertise in pension administration, investments, and employee benefits from within the church but also from outside LCC.

What is changing?

Effective January 1, 2018 the new WBS Board will be responsible for the design, administration and communication of all group benefit plans including life insurance, accident insurance, health, dental, and long-term disability. They will also oversee responsibility for the strategy,

policies, and communication of the defined benefit and defined contribution pension plans. The Board of Directors of LCC will still be involved in major decisions involving the Defined Benefit Pension plan until the solvency deficit is fully funded.

What are the benefits?

With reduced bureaucracy the new structure will permit better responsiveness to members and employers with quicker ability to resolve employee and employer concerns. The new WBS Board will also have increased accountability for its decisions.

We are renewing

As a result of the establishment of the new LCC Worker Benefit Services Corporation, we need to ensure everyone understands the basis upon which WBS serves church workers and the responsibilities of both WBS and

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employers. To ensure there is a broad understanding on these matters, employers will be oriented through information presented at regional meetings and to individual employers. They will then be asked to sign two new agreements. One agreement covers the group benefits plans' arrangements between employers and the new WBS Corporation, the other is an agreement on the pension plan between the employer and Lutheran Church–Canada. The agreements outline the responsibilities between WBS and the employer covering things such as premium payments, member eligibility and enrolment procedures, withdrawal procedures and the handling of surpluses and deficits.

We are recommitting

WBS is conducting focus groups in November and December 2017 to gather information on how best to communicate our changes. Based on the information from the focus groups, employers will receive information packages with the two agreements early in 2018. WBS will then hold a series of meetings across Canada explaining the changes with opportunities for employers to attend both in-person and online webinars. Resource people will be available to answer questions and to assist individual employers as requested.

After explaining our changes and answering your questions we hope to have the new agreements signed and returned to WBS by June 2018.

Lutheran Church–Canada has a long history of caring for our workers in cooperation with congregations and schools. Our goal is to continue this mutually beneficial partnership as we transform for the future and continue “Caring for those who serve.”



Further Information

For further information on the changes contact Dr. Dieter Kays or Nancy Swerhun at wbsinfo@lutheranchurch.ca

Important note to employers



As a result of the change in name from “LCC Worker Benefit Plans” to “LCC Worker Benefits Services Inc” effective January 1, 2018, all payments for

pension and benefit plan premiums that are remitted by cheque after January 1, 2018, should be remitted to “LCC Worker Benefits Services Inc”.

If you pay by Pre-Authorized Debit (PAD), existing PAD agreements will remain in effect and no changes are required.