

2019 Benefit Costs
The Synod of the Diocese of Niagara

For an employee to be covered by the General Synod or Lay Retirement medical/dental benefits they must work 20 hours per week. The Life Insurance benefit for the General Synod Plan is \$100,000 and for the Lay Plan it is \$20,000. Employees must be part of the Pension and Life Insurance plans to be included in the Medical/Dental plan.

Below are the costs for benefits:

<u>General Synod Plan</u>		Employee ⁽¹⁾ Per Month	Employer Per Month	Total Per Month
Medical/Dental	Single	\$47.61	\$142.83	\$190.44
311/202	Couples	\$113.47	\$340.43	\$453.90
	Family	\$135.00	\$404.99	\$539.99
Life Insurance (incl. SIDB)		\$10.80	\$22.50	\$33.30
315/203				(\$12.50 – over 65)
Continuing Education (Clergy only)	201	\$0	\$50.00	\$50.00
AD & D	213	\$0	\$2.16	\$2.16
				(\$1.08 – over 65)
Long Term Disability	212	\$0	2.2% x 1.6 = 3.52% Jan – June *	* NOTE: ACoC paying 8% PST on LTD Jan – June, 2019
		\$0	2.2% X 1.6 + 8% (tax) = 3.80% July - Dec	
General Synod Pension	<u>Diocese Employee</u>			
312/206	5.3% X gross salary		11.9% X gross salary	
	<u>Clergy</u>			
	5.3% X stipend X 1.6 = 8.48%		11.9% X stipend X 1.6 = 19.04%	
Estate Benefit	316/204	\$6.67	\$6.67	\$13.34
(Clergy / Diocese staff Only)				
Pension Administration Fee	<u>Diocese Employee:</u>		1.3% X gross salary	
(1.3% X Pensionable earnings)	<u>Clergy:</u>		1.3% X Stipend X 1.6 = 2.08%	
219				
<u>Lay Retirement Plan</u>		Employee ⁽¹⁾ Per Month	Employer Per Month	Total Per Month
Medical/Dental	Single	\$48.07	\$144.22	\$192.29
323/200	Married	\$113.34	\$340.00	\$453.34
	Family	\$127.52	\$382.57	\$510.09
Life Insurance	Included in Medical/Dental			
AD & D	Included in Medical/Dental			
Life Insurance only	323/200	\$1.36	\$4.07	\$5.43
Dependent Life Insurance		\$1.50	\$4.48	\$5.98
Long Term Disability	212		2.2% of annual gross Jan – June *	* NOTE: ACoC paying 8% PST on LTD Jan – June, 2019
			2.2% X 8% (tax) = 2.38% July - Dec	
Lay Pension	308/205	5% of gross salary	5% of gross salary	
Pension Administration Fee	219		1.3% X gross salary	

There is a one month waiting period for medical/dental, and life insurance. The benefit splits are 75% employer/25% employee unless otherwise stated. If you have any questions, please contact Ms. Trish Foden at 905-527-1316 ext. 510 OR payroll@niagaraanglican.ca

(1) Where benefit costs are split between EE and ER. Employee share is 25% and Employer share is 75%.