

2025 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⁾	Employer	Total
		Per Month	Per Month	Per Month
Medical/Dental	Single	\$55.68	\$167.04	\$222.72
311/202	Couples	\$131.83	\$395.48	\$527.31
	Family	\$158.94	\$476.82	\$635.76
Life Insurance (incl. SIDB)		\$13.28	\$28.80	\$42.08
315/203			(\$16.00 – over 65)	
Continuing Education (Clergy only)	201	\$0	\$75.00	\$75.00
AD & D	213	\$0	\$2.16	\$2.16
				(\$1.08 – over 65)
Long Term Disability	212	\$0	Diocese EEs 2.2% + 8% (tax) = 2.38%	
		\$0	Clergy 2.2% X 1.6 + 8% (tax) =	3.80%

<u>General Synod Pension</u>	<u>Diocese Employee</u>
312/206	5.0% X gross salary
	12.5% X gross salary
	Clergy
	5.0% X stipend X 1.6 = 8.0%
	12.5% X stipend X 1.6 = 20.0%

Estate Benefit	316/204			
Clergy		\$6.67	\$6.67	\$13.34
Diocese staff		\$2.50	\$2.50	\$5.00

<u>Lay Retirement Plan</u>		Employee ⁽¹⁾	Employer	Total
		Per Month	Per Month	Per Month
Medical/Dental	Single	\$51.30	\$153.90	\$205.20
323/200	Married	\$121.44	\$364.31	\$485.74
	Family	\$138.29	\$414.87	\$553.17
Life Insurance	Included in Medical/Dental			
AD & D	Included in Medical/Dental			
Life Insurance only	323/200	\$1.71	\$5.12	\$6.83
Dependent Life Insurance		\$1.90	\$5.68	\$7.58
Long Term Disability	212		2.38% of annual gross	
Lay Pension	308/205	5% of gross salary	5% of 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. Laurie Neil 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%.

NOTE: Percentage based benefits are in blue.