

**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:

<b><u>General Synod Plan</u></b>		<b>Employee <sup>(1)</sup> Per Month</b>	<b>Employer Per Month</b>	<b>Total Per Month</b>
Medical/Dental 311/202	Single	\$55.68	\$167.04	\$222.72
	Couples	\$131.83	\$395.48	\$527.31
	Family	\$158.94	\$476.82	\$635.76
Life Insurance (incl. SIDB) 315/203		\$13.28	\$28.80	\$42.08
			(\$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%

<b><u>General Synod Pension</u></b> 312/206	<b><u>Diocese Employee</u></b> 5.0% X gross salary	<b><u>12.5% X gross salary</u></b>
	<b><u>Clergy</u></b> 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

<b><u>Lay Retirement Plan</u></b>		<b>Employee <sup>(1)</sup> Per Month</b>	<b>Employer Per Month</b>	<b>Total Per Month</b>
Medical/Dental 323/200	Single	\$51.30	\$153.90	\$205.20
	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
<b><u>Long Term Disability 212</u></b>			<b><u>2.38% of annual gross</u></b>	
<b><u>Lay Pension 308/205</u></b>		<b><u>5% of gross salary</u></b>	<b><u>5% of gross salary</u></b>	

**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.**