**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:

 **Employee (1) Employer Total**

**General Synod Plan 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%

**General Synod Pension Diocese Employee**

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

 **Employee (1) Employer Total**

**Lay Retirement Plan 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.**