

**2026 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	\$55.43	\$166.28	\$221.71
	Couples	\$131.42	\$394.24	\$525.66
	Family	\$157.98	\$473.96	\$631.94
Life Insurance (incl. SIDB) 315/203		\$14.58	\$28.80	\$43.38
			(\$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>12.5% X gross salary</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 Benefit 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	\$51.02	\$153.06	\$204.08
	Married	\$121.04	\$363.11	\$484.15
	Family	\$137.56	\$412.67	\$550.23
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>Long Term Disability 212</b>			<b>2.38% of annual gross</b>	
<b>Lay Pension 308/205</b>		<b>5% of gross salary</b>	<b>5% of gross salary</b>	

**There is a one month waiting period for medical/dental, and life insurance.** If you have any questions, please contact Ms. Laurie Neil at 905-527-1316 ext. 510 OR [payroll@niagaraanglican.ca](mailto: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.**

**If the employee is eligible for med/dent but waives coverage, they must still purchase Life Insurance**