



Congregational Employees & Non Clergy Employees Manitoba
Monthly Member and Employer Costs

- Please use the chart below to calculate Member Pension and Group Insurance as well as Employer Pension costs.
- The 2026 Maximum Qualifying Income is \$88,950 and the 2026 Health & Dental premium is \$6,248. Qualifying income for congregational employees and non clergy employees includes salary plus the amount of the health and dental premium paid by the employer unless the employee is not a member of the Church's health and dental plan, in which case only the salary figure is required to calculate the costs.
- The basic salary figure cannot include any payments of bonus, overtime, or other fluctuating emoluments.
- If the total sum of the member's basic salary and health and dental premium (if applicable) exceeds \$88,950, they will be required to contribute the 2026 Maximum Deductions.

| | Your 2026 Calculation | 2026 Maximum Deductions |
|--|--|--|
| Enter Member's Basic Salary | \$ _____ | If QI exceeds \$88,950, the amounts below must be remitted: |
| Add Health & Dental Premium if Applicable | \$ _____ | |
| Qualifying Income (Q1)* | = \$ _____ | \$88,950 |
| Monthly Employee Pension Contribution | \$ _____ x 7.5% / 12 = _____ | \$555.94 |
| Monthly Employee Group Insurance Deduction Plus 7% RST | \$ _____ x 2.5% / 12 \$ _____ + 7% RST = _____ | \$198.28 includes 7% RST * |
| Monthly Optional Group Insurance | | Invoiced separately - cost can vary |
| Monthly Employer Pension Cost | \$ _____ x 10.5% / 12 = _____ | \$778.31 |

Once members reach age 65+ LTD is no longer offered, resulting in a reduced premium. Please contact our office for details if applicable to your member.

Please contact Liane Maki at the Pension and Benefits office if you require assistance with this memo – **1-800-619-7301** or **416-441-1111** ext 233.

All treasurer memos can be found on the Pension and Benefits Board website:

www.presbyterian.ca/pensionsandbenefits.