



**Congregational Employees & Non Clergy Employees Ontario**  
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	\$ _____	<b>If QI exceeds \$88,950, the amounts below must be remitted:</b>
Add Health & Dental Premium if Applicable	\$ _____	
<b>Qualifying Income (Q1)*</b>	<b>= \$ _____</b>	<b>\$88,950</b>
Monthly Employee Pension Contribution	\$ _____ x 7.5% / 12 = _____	<b>\$555.94</b>
Monthly Employee Group Insurance Deduction Plus 8% HST	\$ _____ x 2.5% / 12 \$ _____ + 8% HST = _____	<b>\$200.14</b> includes 8% HST *
Monthly Optional Group Insurance		Invoiced separately - cost can vary
Monthly Employer Pension Cost	\$ _____ x 10.5% / 12 = _____	<b>\$778.31</b>

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](http://www.presbyterian.ca/pensionsandbenefits)**.