



**Congregational Employees & Non Clergy Employees Quebec**  
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<br>= _____                      | <b>\$555.94</b>  |
| Monthly Employee Group Insurance Deduction Plus 9% QST | \$ _____ x 2.5% / 12<br>\$ _____ + 9% QST<br>= _____ | <b>\$201.99</b><br>includes 9% QST *                               |
| Monthly Optional Group Insurance                       |  | Invoiced separately<br>- cost can vary                             |
| Monthly Employer Pension Cost                          | \$ _____ x 10.5% / 12<br>= _____                     | <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).