



Congregational Employees & Non Clergy Employees
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	\$ _____ x 2.5% / 12 = _____	\$185.31 + tax if applicable *
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.

* Plus tax if applicable: ON-8%HST, QC-9% QST, MB-7% RST

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.