



The Pension and Benefits Board

To: Treasurers and Payroll Administrators

Date: October 2025

Re: 2026 Member Pension and Group Insurance, Maximum Qualifying Income and Health & Dental Premiums

Effective January 1, 2026:

2026 Maximum Qualifying Income

For pension and group insurance purposes, the Maximum Qualifying Income is **\$88,950** (Acts & Proceedings 2025, p.106).

2026 Health and Dental premium

The Health and Dental premium is **\$6,248** per position plus tax where applicable. Sales tax is applied to premiums in the following provinces: Ontario (8%); and Quebec (9%).

2026 Member Pension Contribution Rate: 7.5%

The member pension plan contribution rate is **7.5%** of the member's qualifying income.

2026 Member Group Insurance Rate: 2.5%

The member contribution rate for the group insurance plan is **2.5%** of the member's qualifying income plus tax where applicable. Sales tax is applied to premiums in the following provinces: Ontario (8%); Quebec (9%); and Manitoba (7%). Please note: in order for benefits claimed by the member to be non-taxable, the member (not the congregation) must pay the group insurance premium.

2026 Congregation Pension Contribution Rate: 4.0%

The Pension Plan Congregational Assessment rate is **4.0%** of the dollar base figure as determined by the Annual Session Statistical Report as at December 31, 2024. The Pension Plan Congregational Assessment is the **employer** contribution to the pension fund – it is not related to the individual minister's contribution.

2026 'Other Employer' Pension Contribution Rate: 10.5%

The employer contribution rate for congregational employees and other non-PCC clergy employees is **10.5%** of the member's qualifying income. Please note: the 10.5% employer contribution rate also applies to ordained or diaconal ministers not in a congregation, for example clergy who are employed by the colleges or mission extensions.

Minimum Stipend and Allowance Schedule

The 2026 Minimum Stipend and Allowance Schedule may be found in the Acts & Proceedings 2025, p.106, which can be [downloaded here](#).

Remitting Deductions to the Pension and Benefits Office

Automatic Withdrawal

With your authorization, payments for pension, group insurance and health and dental can be automatically withdrawn from your bank account according to our payment schedule. Once set up, remittances will automatically be withdrawn from your bank account on the 15th of **each month**. To sign up for this service, please complete the [Automatic Withdrawal Authorization Form](#), and email the completed form to ar@presbyterian.ca OR mail to: **50 Wynford Drive, Toronto ON M3C 1J7, Attn: Financial Services**

Interac E-transfer (email transfer)

Congregations and individuals may now pay invoices, remit pension and benefit payments with Interac e-transfers (email transfers). Use pension@presbyterian.ca for pension payments.

When preparing the email transfer, please use the message box to include information about the remittances and payments (name and address of individual/group/business, name and city and congregational ID of the congregation and any specific designations). There is space for 400 characters for this purpose. Please continue to use the pension remittance form to indicate the designation of pension payments.

On-line Fillable Remittance Forms

To download the appropriate form, go to <https://presbyterian.ca/pensionandbenefits/employers/>. **Payments are due monthly.** Please ensure that all payments are remitted with the prescribed remittance form and include:

- Member Name*
- Member ID #*
- Congregation Code or Employer Code

**If your congregation has no member then these fields can be left blank.*

Clergy: Ordained & Diaconal

Monthly Member and Employer Costs

Please use the following chart to calculate **Member and Congregation** Pension and Group Insurance costs. The example below shows the maximum monthly deductions using the 2026 Maximum Qualifying Income of **\$88,950**.

<u>Contribution/Calculation Type</u>	<u>2026 Calculations</u>	<u>2026 Maximum Deductions</u>
Maximum Qualifying income (MQI)*	(Basic stipend + 60%) = QI	\$88,950
Employee Pension contribution	QI x 7.5% / 12	\$555.94 per month
Employee Group Insurance deduction	QI x 2.5% / 12	\$185.31 per month + tax if applicable
Optional group insurance		Invoiced separately – cost varies
Monthly Employer Pension cost	2024 Dollar base x 4% / 12	Refer to your Congregational Assessment

*MQI – For Professional Church workers, PCC ordained and diaconal, the qualifying income is defined as the sum of the actual stipend plus an additional 60% of stipend (in respect of allowances) up to the annual maximum (Acts & Proceedings 2025, p.106).

Congregational Employees & Non-Clergy Employees

Monthly Member and Employer Costs

Please use the following chart to calculate **Member and Employer** Pension and Group Insurance costs: The example below uses an annual salary of \$50,000 and 2026 Health and Dental premium \$6,248.

<u>Contribution/Calculation Type</u>	<u>2026 Calculations</u>	<u>Example</u>
Qualifying income (QI)**	(Salary + \$6,248) = QI	\$56,248
Monthly Employee Pension contribution	QI x 7.5% / 12	\$351.55 per month
Monthly Employee Group Insurance deduction	QI x 2.5% / 12	\$117.18 per month + tax if applicable
Monthly Optional group insurance		Invoiced separately – cost varies
Monthly Employer Pension cost	QI x 10.5% / 12	\$492.17 per month

For congregational employees and non-clergy employees, the qualifying income includes salary plus the amount of the health and dental premiums paid by the employer but *cannot* include any payments of bonus, overtime, or other fluctuating emoluments. **If the employee is not a member of the Church's health and dental plan, use salary figure only.

Once members reach age 65+ LTD is no longer offered, resulting in a reduced Group Insurance 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/employers