

2009 Benefit Costs
The Synod of the Diocese of Niagara

In order for an employee to be covered for General Synod or Lay Retirement medical/dental benefit they have to work 20 hours per week. The Life Insurance for General Synod Plan is \$100,000.00 and for Lay Retirement is \$20,000.00. The employee has to be part of the pension and Life Insurance to be part of the Medical/Dental. Listed below are the costs for benefits:

<u>General Synod Plan</u>	<u>Employee</u> <u>Per Month</u>	<u>Employer</u> <u>Per Month</u>
Medical/Dental Single	35.26	105.77
Married	82.27	246.81
Family	102.40	307.22
Life Insurance	11.00	33.00
Continuing Education (Clergy only)		37.50
AD & D		2.16
Long Term Disability - 2.2% + 8% PST of annual gross salary-employer (clergy X 1.6)		
.4% + 8% PST of annual gross salary-employee (clergy X 1.6)		
General Synod Pension 10%of gross salary parish (clergy X 1.6)		4.4% of gross salary employee (clergy X 1.6)
Estate Benefit		\$80.00 per year Employer (Clergy only) \$80.00 per year Employee (Clergy only)

Lay Retirement Plan

Medical/Dental Single	39.38	118.16
Married	89.33	267.99
Family	102.06	306.17
Life Insurance	Included in Medical/Dental	
AD & D	Included in Medical/Dental	
Long Term Disability	2.2% plus 8% PST of annual gross salary-employer .4% plus 8% PST of annual gross salary-employee	
Lay Pension	5% of gross salary/parish	5% of gross salary/employee

There is a one month waiting period for medical/dental, and life insurance. The benefit splits are 75% employer/25% employee unless otherwise stated. If you have any questions, please contact Ms. Debbie Young at the below address or telephone number.