



CANADIAN BAPTISTS
OF ATLANTIC CANADA
Joining God in Our Neighbourhoods

November 1, 2025

Dear Church Treasurer:

RE: CHANGES FOR 2026

Cost of Living Adjustment: CBAC is recommending a cost-of-living adjustment of 2% for all ministry employees.

Benefits: Effective January 1, 2026, the following rates will change for CBAC group benefits:

	2025 Rates	2026 Rates	% Change
Basic Life Insurance	23.16	23.16	0
Spousal & Dependent Life Insurance	5.17	5.17	0
Accidental Death & Dismemberment	0.43	0.43	0
Employee & Family Assistance Program	3.15	3.15	0
Long Term Disability	2.788 per \$100	2.788 per \$100	0
Medical Dental – Single	191.27	195.10	2%
Medical Dental – Family	452.45	461.50	2%
Administration Fee	6.00	6.00	0

Confidential Information Sheet: If you have employees in the Pension and/or Insurance Benefit Plan, please complete and return the Confidential Information Sheet with your employees' salary as of January 1, 2026. This form should also be filled in during the year if there is a change in salary.

Requesting a CBAC Speaker: If your church would like to request a CBAC speaker for an event at your church, please complete the booking form found on our website: [Speaking Engagement Request - CBAC](#). All honorariums are to be made payable to CBAC.

Respectfully,

Karen Gunn
Pension and Benefits Manager



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CONFIDENTIAL INFORMATION SHEET

Long Term Disability and Pension Calculations

Employee's Name: _____ ID#: _____
(last 6 digits of S.I.N.)

Effective Date of Salary: _____

TOTAL GROSS SALARY, which includes either:

- Basic Salary PLUS Housing Allowance OR
- Basic Salary PLUS Fair Rental Value of Parsonage AND utilities, **A.\$** _____
if paid by the church on behalf of the member

OF PAY PERIODS (Weekly=52, Bi-weekly=26, Semi-monthly=24, Monthly=12) **B.** _____

PENSION CONTRIBUTION PER PAY PERIOD

- Employee portion -6% deducted from employee. (A divided by B x 6%) **C.** _____
- Employer portion - 6% matched by the employer. (A divided by B x 6%) **D.\$** _____

TOTAL Pension Contribution per Pay Period: (C + D) **E.\$** _____

NOTE: Send in the number of pay periods each month. Ex: If there are 3 pay periods in a month, send in 3 x E.

Pension Contributions are calculated by the Treasurer and sent in **monthly** to the Record Keeper, Canada Life, by the end of the month. It is the record keepers' job to ensure they receive a monthly amount for each member. Canada Life does not verify whether the amount is accurate or not.

Long Term Disability (LTD) Monthly premiums are determined by Canada Life however premiums can roughly be calculated using the following: Total Salary / 12 x .67 x .02788

TREASURER

Church: _____

Treasurer: _____

Email: _____

Phone No: _____

Date: _____

Please complete this form and submit to CBAC whenever there is a change in salary or if you have a new employee.

IMPORTANT: Please return to: Karen Gunn, Pension and Benefits Manager
By email: karen.gunn@baptist-atlantic.ca
Or by mail: PO Box 6003, Moncton, NB E1C 0V7