CANADIAN BAPTISTS OF ATLANTIC CANADA
Joining God in Our Neighbourhoods

November 1, 2026

Dear Church Treasurer:

RE: 2027 SALARY AND BENEFIT UPDATES

Cost of Living Adjustment: CBAC recommends that churches consider a 2% cost-of-living adjustment for all ministry employees for 2027.

Group Benefits: Effective January 1, 2027, Long-Term Disability rates will increase by 2%, and CBAC medical and dental rates will increase by 8%. All other benefit rates will remain unchanged.

	2026 Rates	**2027 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	2.844 per $100	2%
Medical Dental – Single	195.10	210.71	8%
Medical Dental – Family	461.50	498.42	8%
Administration Fee	6.00	6.00	0

Our medical and dental plan operates on an Administrative Services Only (ASO) basis, meaning that premiums collected must be sufficient to cover the cost of claims incurred by participating members. In 2026, claims costs are trending approximately 9% higher than premiums collected. The 2027 rate increase will help reduce this funding shortfall. Members are encouraged to use their benefits responsibly while continuing to access the care they need, helping to support the long-term sustainability and affordability of the plan for everyone.

When establishing medical and dental rates, the Board strives to balance affordability for churches with the long-term sustainability of the group benefits plan, while continuing to provide meaningful and competitive coverage for participating members.

Confidential Information Sheet: If you have employees participating in the Pension and/or Group Insurance Benefit Plan, please complete and return the attached Confidential Information Sheet as soon as possible, indicating each employee's salary effective January 1, 2027. An updated form should be submitted whenever an employee's salary changes during the year.

Coming soon… Watch for a new HR resource coming to the CBAC website soon. The resource will provide practical, province-specific guidance on employment practices, staff relationships, policies, contracts and organizational responsibilities. The aim is to help churches care well for their people and build healthy environments in which people and ministry can flourish.

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, if paid by the church on behalf of the member — **A.**$_____

 # 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: The Treasurer calculates pension contributions and sends them monthly to Canada Life, the Record Keeper, by the end of each month. Canada Life checks that a monthly amount is received for each member and matched by the employer but does not verify the accuracy of the contribution calculation.

Long Term Disability (LTD) premiums are determined by Canada Life however premiums can roughly be calculated using the following: Total Salary x .67 x .02844 then divide by 12 for the monthly amount.

TREASURER

Church: _____

Treasurer: _____

Email: _____

Phone No: _____ *Date:* _____

Please complete this form and return to CBAC yearly. An updated form should be submitted whenever an employee's salary changes during the year.

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