



November 1, 2023

Dear Pastor or Treasurer:

I am writing to inform you of the recommendations from Canadian Baptists of Atlantic Canada regarding salary increases for 2024 and the changes to the cost of benefits which need to be reflected on your employee's payroll beginning January 1, 2024.

Cost of Living Adjustment: For 2024, CBAC is recommending a cost-of-living adjustment of 2%. We have attached a worksheet, per the Treasurer's Handbook, that can be used to help determine your pastor's salary, considering the church budget, the experience of the pastor and the value of housing in your area.

Benefits: The following are the rate changes for CBAC group benefits effective January 1, 2024:

	2023 Rates	2024 Rates	% Change
Basic Life Insurance	19.32	23.16	20%
Spousal & Dependent Life Insurance	4.88	4.88	
Accidental Death & Dismemberment	0.43	0.43	
Employee & Family Assistance Program	5.05	5.05	
Long Term Disability	2.707 per \$100	\$2.707 per 100	
Medical Dental – Single	183.84	187.52	2%
Medical Dental – Family	434.88	443.58	2%
Administration Fee	6.00	6.00	

Long Term Disability (LTD) waiting period has been extended from 17 weeks to 26 weeks to coincide with the change in EI Sick Leave benefits available through Service Canada. This extension allowed us to negotiate a no change to the LTD premium for 2024.

Sick Leave – As our group CB Benefits Plan does not include a Short-Term Disability benefit, we recommend that churches utilize benefits provided through the federal government's Employment Insurance Program (EI). Every employee pays EI premiums and therefore is eligible to qualify to receive EI Sick Leave benefits, subject to the requirements of the program. In addition to EI coverage, Service Canada offers the Supplemental Unemployment Benefit Plan (SUB Plan) which allows the **registered** church to top up the member's income to 95% while receiving EI Sick Leave benefits without a claw back. CBAC recommends adding the SUB plan to existing Staff Policies as a means to provide pastoral care to their employees and still have funds to pay for a part time replacement. For more information about disability benefits or assistance in registering for Service Canada's SUB Plan, please contact karen.gunn@baptist-atlantic.ca.

Effective **November 1, 2023** the guest access sign-in credentials for the TELUS Health One (formerly LifeWorks) will change: User ID: canadalife and PW: telus1 for the **EAP** website **one.telushealth.com**. Employee Assistance Plan (EAP) provides FREE Counselling 24 hours a day, seven days a week by calling 1-866-289-6749 or using the website. Please remind your employees of this important part of their benefits.

Respectfully,
Karen Gunn
Benefits Coordinator



PASTOR'S SALARY RECOMMENDATIONS

The following are minimum salary guidelines, intended to assist a church in setting the salary package of a Pastor who is the sole employee of one or more congregations. Additional compensation should be considered for a multi-staff church and a church located in a higher cost of living area. For multi-point charges, the total church budgets should be used.

Step 1	Base Salary	\$40,647																											
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In addition to the above, a minimum of 2.5% should be added to the Minister's total salary package on the completion of a major educational program, such as a Doctor of Ministry degree.

Churches may be paying less than the amount indicated by the table. Attempts should be made to increase the Minister's compensation package as the church is able to do so.

In some cases, churches may be paying a salary package which exceeds the minimum recommended by the table. In each situation, there can be various circumstances which will justify paying the Minister a higher figure.

When a pulpit committee is prayerfully considering the calling of a new Pastor, its task must be to first determine if a candidate possesses the gifts needed to do the ministry. The negotiation of a salary package should always be secondary.

It is recommended to provide the full employment costs to all employees on a yearly basis to help educate employees on their full benefits of employment.