



Q3-2025 Treasurers Call Resources & FAQs  
**The Episcopal Diocese of Northern California**  
September 29, 2025

**Discussion Topics**

- Understanding the apportionment calculation
- Changes to Apportionment for 2026
- How to calculate apportionment in your budget
- Diocesan Benefit Policies
- The Diocesan Budget

**Resources** (Click to open)

- [2025 Treasurers Call Schedule](#)
- [September 2025 Treasurer Call Slide Deck](#)
- [September 2025 Treasurers Call Video](#)
- [Church Accounting webpage](#)
- [Treasurers Resources on our website](#)
- [Forms & Documents](#)
- [Denominational Health Plan \(DHP\)](#)

***Please note:** When visiting our website, you may need to clear your cache in order to view updated documents. To do so, click in the address bar, then press the F5 key on your keyboard.*

**Understanding the apportionment calculation:**

**Q: Understanding the apportionment calculation**

**A:** Apportionment is based on tiered or progressive system. All churches are treated the same based on the size of their NDI (Net Disposable Income). It is calculated as a percentage of Net Disposable Income (N.D.I.) defined as operating income less outreach and capital expenditures, creative staff expenditures (as defined below), and other deductions as defined in the instructions for the treasurer's monthly report.

**Changes to Apportionment for 2026**

**Q: What are the key changes to apportionment for 2026?**

**A:** The Board of Trustees has reduced all tier percentages by 2%. This means churches will pay 2% less across all income brackets in the progressive tier system, resulting in significant savings of an average of 14% compared to your 2025 apportionment.

**Q: Can we base apportionment on what we paid in a previous year?**

**A:** No. Unless your budget is exactly the same, apportionment won't be exactly the same.

## **Diocesan Benefit Policies:**

### **Q: Are health plans changing for 2026?**

**A:** No. The same medical and dental plans will be offered in 2026, though premiums will rise 6–8%.

### **Q: When is the open enrollment period?**

**A:** For 2026 runs from October 15 – Nov. 7, 2025.

### **Q: When are employees eligible to enroll in medical and dental benefits, and when are employers required to pay?**

**A:** An employee is eligible to enroll in benefits if the employee is normally scheduled to work 1,000 or more compensated hours per plan year. However, employers are not required to pay for medical & dental benefits until the employee is normally scheduled to work 1,500 or more compensated hours per plan year.

### **Q: What are churches required to pay for employees normally scheduled to work 1,500 or more compensated hours per plan year?**

**A:** As per our diocesan [Denominational Health Plan \(DHP\)](#), employers are required to pay a minimum of 80% of the lowest cost plan for both the medical and dental plans, for eligible employees. These base plans include Anthem BCBS BlueCard PPO 70 and Delta Dental Basic, as highlighted above.

### **Q: What kind of benefits are included in the medical and dental plans?**

**A:** Anthem and Cigna plans include preventive care, prescription benefits through Express Scripts, vision benefits through EyeMed, as well as hearing benefits. If you are enrolled in a Kaiser health plan, your pharmacy benefits will be provided by Kaiser. EAP is included with all Medical Trust medical plans. It is also available for employers to purchase for employees who waive their right to medical coverage at \$4/month per family. EAP benefits extend to the employee and their immediate family.

## **Diocesan Resources:**

### **Q: Who can I contact for questions about TMRs, chart of accounts, and financial statements?**

**A:** Diocesan Treasurer: John Nykamp ([treasurer@norcalepiscopal.org](mailto:treasurer@norcalepiscopal.org))

### **Q: Who can I contact for questions about the diocesan budget, human resources, property, insurance, and loan inquiries?**

**A:** Director of Operations: Kati Braak ([kati@norcalepiscopal.org](mailto:kati@norcalepiscopal.org))

### **Q: Who can I contact for questions about employee benefits, the Foundation, and Safe Church?**

**A:** Executive Staff Support: Michelle Karimi ([michelle@norcalepiscopal.org](mailto:michelle@norcalepiscopal.org))

### **Q: Who can I contact for questions about Congregational Development Groups and grant writing resources and opportunities?**

**A:** The Rev. Canon Julie Wakelee ([julie@norcalepiscopal.org](mailto:julie@norcalepiscopal.org))

The next Treasurers Call will be on **Mon, 11/1/25 at 5:30 pm**

### **Treasurers Call Zoom Meeting Info:**

<https://us02web.zoom.us/j/86875353412?pwd=c3Zjd0FaZHMzMVFIc3U4NGNkbER4UT09>

**Meeting ID: 868 7535 3412 Passcode: 95825**

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