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**BENEFITS MEMORANDUM**

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**TO:** CLERGY, WARDENS, AND VESTRIES

**FROM:** TED SMITH, TREASURER

**SUBJECT:** COMPENSATION GUIDELINES FOR 2021

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Dear Fellow Medical Trust Participants,

There are no additions or deletions to the menu of medical insurance plans offered by the Diocese of Virginia for 2021. Premiums rose an average of 6% across all plans, in line with church-wide and national averages.

The dental plan offered through the Diocese of Virginia is not changing with regard to benefits or premium in 2021. When communicating with staff about compensation for 2021, please remind those participating in the dental plan that our plan is *not* administered by CPG, and their Client Service representatives can not answer questions about coverage or enrollment. Those questions should come to my office.

Accompanying this memo are several resources to enable compensation decisions, including:

1. The 2021 rates for plans offered in the Diocese of Virginia
2. The 2021 Compensation Guidelines document.
3. Plan comparisons prepared for Virginia by the Medical Trust showing the properties of each 2021 plan.
4. A flyer for Health Advocate, a service provided by the Medical Trust to provide assistance in choosing a new plan.