

Dear Fathers, Lay Employees, and Parish Council Members,

RE: ORTHODOX HEALTH PLAN OPEN ENROLLMENT PERIOD

Greetings in the name of Our Lord and Savior Jesus Christ!

The Orthodox Health Plan is the official health plan for the clergy of Greek Orthodox Archdiocese of America, The Antiochian Orthodox Christian Archdiocese, The Orthodox Church in America, The Diocese of The Armenian Church, The Serbian Orthodox Church and the Russian Orthodox Church Outside of Russia. The **Orthodox Health Plan (OHP)** is a PPO Plan which offers our clergy and lay employees the broadest and most flexible coverage and includes prescription drug, vision and dental benefits. Our health insurance carrier is Aetna which is one of the single largest healthcare providers in the nation.

Through our consultations with Aetna, we are able to announce a forty-five day open enrollment period from November 15-December 31, 2010. During this period, you may enroll and join our Orthodox Health Plan Group regardless of any pre-existing conditions for you and/or your eligible dependents. A plan summary is available on the website, www.orthodoxhealthplans.com Please read it over carefully. The monthly premium for a family is \$1755 and for a single person is \$832. Please note that premium changes occur May 1st of each year.

We should explain that access to the Orthodox Health Plan is generally available only during our annual open enrollment period. That is why we urge you to take the time now to explore the benefits of OHP participation. We believe it is the best choice. Over the last five years, through high in-network usage and negotiation with our carrier, we have kept our annual renewal increase under national averages.

Some of the advantages for your enrollment are: broad medical coverage, prescription drugs benefits, parish transfer without interruption of coverage, just to name a few. You can find a full description of the plan, participating physicians and hospitals, at the website www.orthodoxhealthplans.com.

It is important to stress that you should not discontinue any coverage you currently have **until you have received confirmation that your participation has been approved**. In order to be accepted, your completed enrollment form with your first month's premium must reach the Plan Administrator no later than December 28th. All coverage issued under this open enrollment period will be effective January 1, 2011.

The Orthodox Health Plan Committee continues to strive to provide the finest plans for you and your family.

For additional information on these offered plans, enrollment forms, or questions, please call our Plan Administrator at The GDC Financial Group at 1-800-785-4432 or visit the website at www.orthodoxhealthplans.com

Yours in Christ,

Rev. Father Constantine L. Sitaras

Joint Orthodox Health Plans Committee, Chairperson

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