

Benefits Programs Office

Administrative Secretary Elizabeth Kondratick
PO Box 675
Syosset, NY 11791

Office 516-922-0550, ext. 134
Fax 516-624-3153
Email bette@oca.org

Accomplishments/Progress Since the 13th All-American Council

The Orthodox Church in America has made every effort to provide quality benefit programs for all those who labor in the building up of our Church. This office administers the pension plan, health care, life insurance, and employee assistance programs.

Chancery administrative staff members monitor all programs offered by the Church. While enrollment in the pension plan and the life insurance program is mandatory, enrollment in the health plan is encouraged. Through these programs, the Church administration has focused on insuring beneficial coverage for all who have been entrusted with caring for others.

Health and Life Insurance Programs

Health Care

The Orthodox Church in America is a participant in the Orthodox Health Plan. Other participants include the Greek Orthodox Archdiocese, the Antiochian Orthodox Archdiocese, and the Armenian Churches. The Orthodox Health Board oversees the group coverage that is offered to our clergy and lay workers. The four-member board represents each participating jurisdiction. This board was formed in 1994 and meets at least annually to discuss cost effectiveness and contracts, and to review the actual utilization of benefits offered. GDC Financial Group of Stamford, CT, oversees the administration of the medical insurance coverage. GDC handles processing of applications and billing, and interacts directly with AETNA (medical and dental carrier), and Monumental (retiree coverage) when necessary.

For the past triennium, the Orthodox Health Board has continued to provide Aetna Healthcare. During this time, annual premiums have increased to \$1,520 for family coverage and \$720 for single coverage. After a careful utilization review, the Orthodox Health Board continues to endorse a PPO (Preferred Provider Option) enabling participants to have complete control with regard to personal medical decisions. It was also noted that participants are currently utilizing in-network providers and that our group maintains 98 percent utilization. Since carriers' rates are related directly to utilization, we are making every effort to educate participants, encouraging complete utilization of in-network providers.

Aetna provides comprehensive health insurance, including full medical, hospital, vision, and dental coverage, while Express Scripts/Progressive covers pharmacy benefit management by mail.

Completing our health care benefit package is Monumental Life Insurance, which provides health coverage to all retirees and their spouses. This retiree medical insurance plan guarantees acceptance to members who are 65 and over and are covered by Medicare Parts A and B. It allows choice of physicians, pays Medicare Part A deductible and coinsurance, and keeps pace with annual changes in Medicare. To participate one must be fully retired. Individual monthly premiums are as follows: \$321 without dental coverage and \$361 with dental coverage.

The current census includes 80 participants in AETNA, and 18 participants in Monumental.

Church Ministries / Offices

Life Insurance Coverage

The Orthodox Church in America currently offers life insurance coverage to our clergy, lay workers, and their families through services offered by Loyal Christian Benefit Association. LCBA has recently updated its menu of programs and offers a wide variety of coverage to all age groups. Mr. Michael Herzak, our representative, has worked diligently to bring us this added protection, which complements programs already in existence.

Employee Assistance Program

This program, provided by Magellan Behavioral Health, provides personal consultation for all employees and their families. All calls and counseling sessions are confidential. The program can help resolve personal concerns at work as well as at home. Specialists are available to help deal with stress, parenting issues, anxiety, depression, anger management, alcohol or drug dependence, relationship problems, and grief management.

Counselors are certified, experienced, and licensed and are located at offices that are conveniently located to all Church personnel. If additional assistance is required, the program professional will usually make referrals to an insurance-covered professional in the area of expertise needed in that specific situation. Online assistance is also available, including self-help tools and resources.

Over the past two years we have concentrated on raising awareness of this program. The 800 number is readily available on the OCA web site as well as in the OCA Sourcebook.

Should you have any further questions relating to any of the benefit programs, please do not hesitate to contact the Benefit Programs Office by calling 516-922-0550, ext. 134, or sending an email to bette@oca.org.