

The Orthodox HealthPlan

March 29, 2010

Dear Orthodox HealthPlan Participants,

RE: MAY 1 ORTHODOX HEALTH PLAN RENEWAL UPDATE

On behalf of the Orthodox HealthPlans Benefits Committee, we pray that you are experiencing a spiritually rewarding Holy Season!

At this time, we would like to take this opportunity to update you on our Orthodox Health Plan and our annual May 1st renewal.

Recently, we completed our dialogue and negotiations with our health carrier, Aetna. During these discussions, we continued to emphasize the importance of providing our participants with excellent coverage, service, and at the most reasonable cost. They, too, share in the same concern for our participants, not only as one of the leading health providers in the nation, but also, because of our long time relationship as a valued customer.

We are happy to report that beginning May 1st; we will experience a small **2%** premium increase with **two** plan changes. Yes, only a 2% increase for the 2009-2010 year beginning May 1st. This marks the sixth year in a row that our premium increase is below a 5%. However, questions still arise about the OHP premium. Briefly, the premium is dictated by the claims which the program incurs. Even with Aetna's deep discounts in provider payments, our participant's utilization is above the normal "book of business" for a group of our size. We carefully review our utilization history and practice and find that our members properly utilize our program benefiting from the deep in-network discounts. Also, our participants do share in their health costs through plan deductibles and co-pays. This year, the committee agreed to make two plan changes:

Emergency Department Deductible from \$50 to \$150
Annual Participant Deductible from \$300 to \$400 in network
And
From \$500 to \$750 Out of network

Therefore, the new monthly premium for a single member will be \$ 832 and for a family will be \$1755.

We have been closely monitoring the discussions and decisions concerning the new government Health Care Program. Presently, it will not have any short/long term affect on our program but we will continue to monitor the discussions in the U.S. Congress and any implications to our program.

We thank you for the opportunity to serve you and we assure you that we will continue to work diligently to keep our costs down and to provide the best possible health coverage for all our participants.

If you have any questions, please call GDC Financial 1-800-785-4432 or your Archdiocese Benefits office.

Praying that you and your loved ones will have a spiritually rewarding Holy Week and Pascha Season!

In Christ,



Father Constantine L. Sitaras
Chairman, Joint Orthodox HealthPlan Committee
Greek Orthodox Archdiocese of America



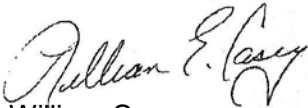
Rev. Father Stratton Dorozenski
Insurance Committee, Chairperson
Greek Orthodox Archdiocese of America



Very Rev. Father Michael Ellias
Department of Insurance and Retirement
Antiochian Orthodox Christian Archdiocese of North America



Archpriest Eric George Tosi
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