

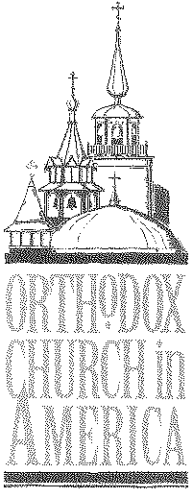
March 23, 2012
Feast of the Martyr Nikon of Sicily

RE: Orthodox Health Plan (OHP) Renewal Rate

Dear Orthodox Health Plan Participants:

Glory to Jesus Christ! Glory Forever!

On behalf of the Joint Orthodox Health Plans Benefits Committee we hope and pray that this has been a spiritually healthy and rewarding Great Lent. The Joint OHP Committee has met and reviewed all of the information and updates for the renewal of the Plan for 2012. It has certainly been a challenging time as we continue to look at options for providing health care coverage for Orthodox clergy throughout the United States.



As certainly you are aware, the health care costs continue to escalate quickly. The OHP medical plan is 100% experience rated for all individual claims up to \$150,000 while claims above \$150,000 on any individual are pooled. Utilization continues to be high—at or above 100% “loss ratio” after taking into account claims and administrative expenses compared to premiums paid. This past year the Plan had fifty-two claims above \$25,000. This is extremely high which accounts for the increase in premium.

Other insurance companies had an 8-14% increase of premiums. Initially, Aetna had presented an 8.3% increase. With negotiations and with **no change in plan benefits**, we were able to reduce the increase to 4.9% by utilizing some reserved funds. There are **no benefit changes**. As of May 1, 2012, the new monthly premium for a single member will be **\$943.00** and for a family will be **\$1,988.00**.

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Although no one is pleased with a 4.9% increase, it is good that we have been able to keep our annual renewal increases well below the benchmarks. Please remember that this includes dental and vision as well as prescription drug benefits. Also note the new Wellness screening which you are eligible to participate which will also contribute to reducing rates in the future. We extend our thanks to each of the members of the Joint Orthodox Health Plans Committee in addition to our Administrator and consultant for their dedicated service.

We continue to offer our prayers to each of you and your beloved families for a year of good health both physically and spiritually. Please do not hesitate to contact me or the OHP if there are any questions. I continue to direct your attention to the OHP website at <http://www.orthodoxhealthplans.com>.

Yours in Christ:



Archpriest Eric G. Tosi
Secretary
Orthodox Church in America