March 30, 2017

Dear Orthodox Health Plan Participant,

On behalf of the Orthodox Health Plan Benefits Committee, we pray that this most Holy Lenten Season has been one of spiritual growth and renewal. We also take this opportunity to reaffirm our commitment to you and the well-being of our participants, ensuring the proper and adequate health coverage of our entire group.

The current plan of a combined PPO and Health Reimbursement Account continues to produce the expected results with a one percent increase in the premium costs. As in this past year, the diagnostic and lab fee benefit is at 100% coverage with no deductible or copay (in network). In addition, another enhancement to the plan is that the generic pharmaceutical copay will be reduced from $15 to a $10 copay. Remember, the calendar year deductibles of $50 individual and $100 family will still apply to the Pharmacy plan.

One additional feature that will be added to this year's RX benefit is a DAW (dispense as written) program which is designed to encourage members and their physicians to choose generics whenever possible. The member pays the applicable copay. If the physician requires brand, member would pay brand-name copay. If the member requests brand-name when a generic is available, the member pays the applicable copay plus the difference between the generic price and the brand-name price. Please go to www.orthodoxhealthplans.com for a complete listing of coverage.

Please know that effective May 1 the monthly premium for single will be $1,380 (an increase of $13.65) and for family will be $2,419 (an increase of $24). If you have any questions, please call GDC Financial at 800-785-4432.

On behalf of the entire committee, we understand the seriousness of this responsibility and continually strive to do what is best as we serve you. We pray that you and your loved ones have a blessed Holy Week and Pascha.

In His Service,

Fr. Constantine L. Sitaras
Chairperson, Joint Orthodox Health Care Committee