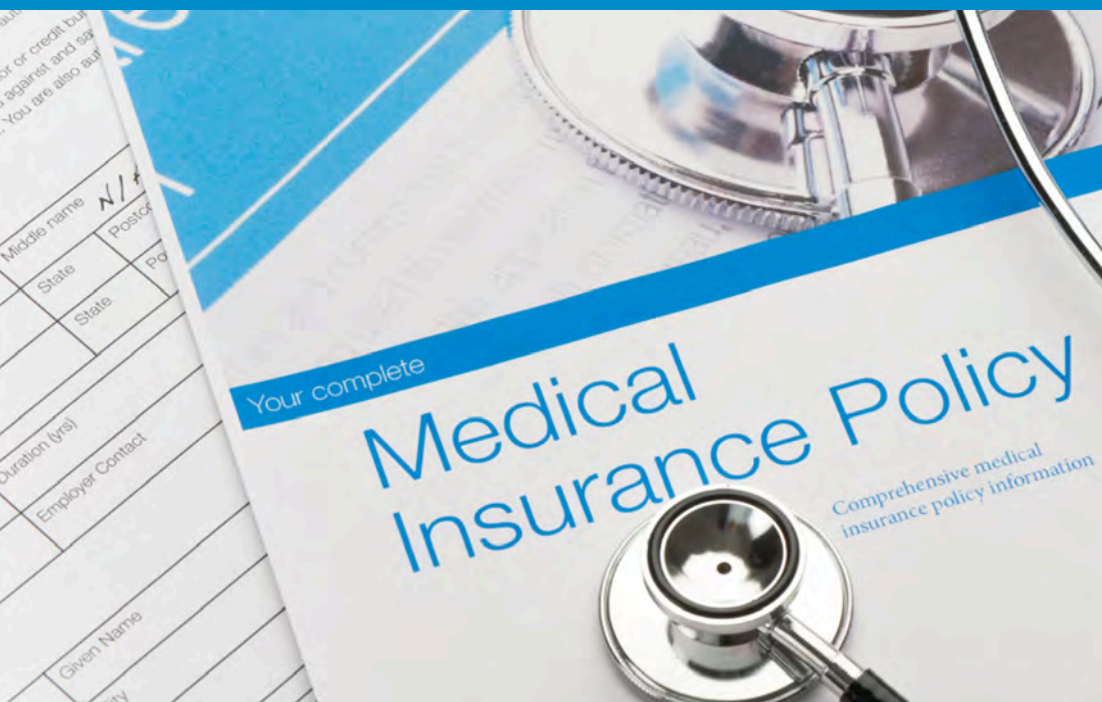


For Your Benefit

Newsletter of the Archdiocese Benefits Committee
of the Greek Orthodox Archdiocese of America



SPECIAL 2024 CLERGY-LAITY EDITION: INSURANCE

A Focus on Health Insurance

As we have opportunity, let us do good to all, especially to those who are of the household of faith" (Galatians 6.10).

Since 1994, the Archdiocese Benefits Committee (ABC) has worked diligently on behalf of the clergy and lay employees of the Greek Orthodox Archdiocese to provide the benefits they need to serve the Church and provide for the health and financial security of their families.

One of the most challenging tasks throughout the years has been to provide a national health insurance plan that is comprehensive, affordable and accessible to all.

Though balancing effective coverage and reasonable rates has always been a difficult task, the escalating levels of medical costs and inflation have created an even more problematic environment.

That has not, however, deterred the determination of the ABC to provide the best possible option for all through competitive bids, constant evaluation of coverage, and analysis of usage.

This special Clergy-Laity edition of the **For Your Benefit** newsletter focuses on the most frequently asked questions about the Orthodox Health Plan. Please take it home. Be informed. Read on! ■



For **Your** Benefit
Inform. Equip. Protect.
Special Insurance Issue

P 1
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FREQUENTLY ASKED QUESTIONS

Q: Why do we need a national health insurance plan?

A: The Joint Orthodox Health Plan includes 1,200+ clergy and lay employees of the Greek Orthodox Archdiocese and 4 other Orthodox jurisdictions throughout the U.S. The Insurance Committee of the Archdiocese Benefits Committee (ABC) has maintained the need for a national plan for decades due to multiple factors that cannot be found in local or regional plans:

► **TRAVEL:** Our hierarchs, clergy and presvyteres regularly travel outside of their local area for pastoral visitations, Metropolis and Archdiocese events and retreats and Clergy-Laity Congresses at both a Metropolis and Archdiocese levels. They also serve on national committees such as the ABC, Archdiocese Presbyters Council (APC), and Alumni Association of Hellenic College Holy Cross Greek Orthodox Theological School (HC/HC) and the National Sisterhood of Presvyteres (NSP).

► **TRANSFERS:** It makes for a smooth and easy transition when a priest transfers from one parish to another, often moving to a new state. By keeping the same plan, there is no new deductible that must be met as would happen with a new plan.

► **CHILDREN:** Dependent children are still covered when they leave for college, no matter where in the U.S. they are studying.



► **CLAIMS:** By having one provider, issues with claims tend to be easier to resolve.

Q: Are we looking for more competitive rates? Do we take the plan out for bids?

A: We are and we do! We get bids for our plan at least every 3 years. There are only

four insurance companies that have a nationwide network that can serve the needs of our clergy and their families: Aetna, Blue Cross Blue Shield, Cigna, and United Health Care. We go out to bid to three of these companies – Aetna, Cigna, and United. (Note: Blue Cross Blue Shield is a federation of 34 independent and locally operated companies. They are notorious for denying claims outside of the local affiliate, thus putting their “national” status into question. For this reason, and several others, we exclude them from the bidding process.)

We most recently went to bid in 2021 and 2024. The “apples to apples” numbers we received are found in the chart below.. What those numbers do not reflect is that current plan participants hold \$540,000+ in HRA monies that would not be carried over when switching to another carrier.

OHP HEALTH INSURANCE COMPETITIVE BID HISTORY



Q: Are we bound to Aetna? Why don't we use another provider?

A: We are not bound to Aetna, but as you can see above, they are in line with the other providers.

If we switch carriers, please keep in mind the various disruptions that could occur for all our clergy and their families:

► **DOCTORS:** Potential changes of doctors (which could disrupt current treatments).

► **PHARMACIES:** Potential changes of pharmacies for all enrollees.

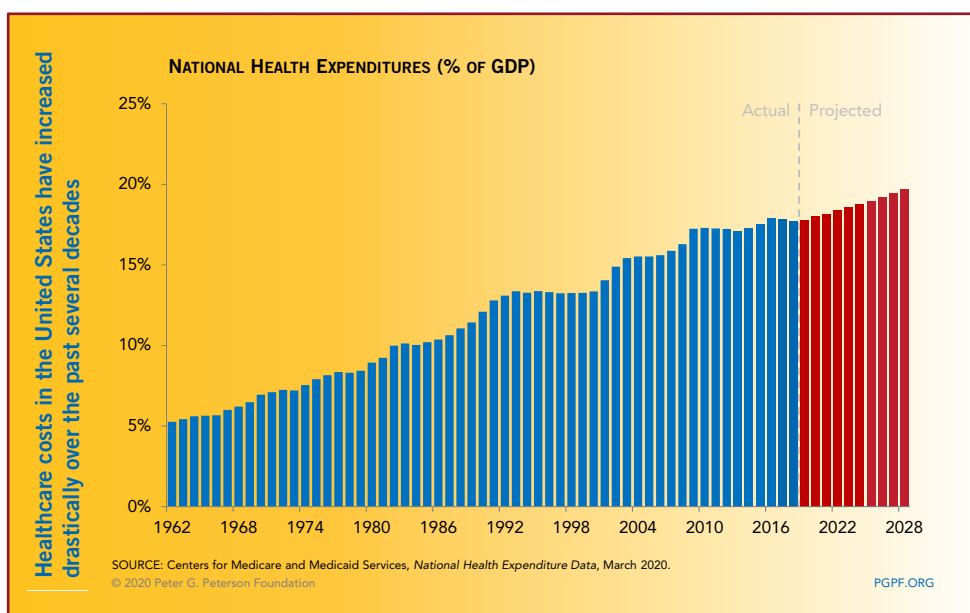
► **HRA:** Loss of HRA monies not used during the year, loss of any accrued HRA monies from previous years.

► **DEDUCTIBLES:** If their provider is changed mid-year, participants may need to meet deductibles and out of pocket maximums all over again.

Q: Why are our rates so high?

A: Our premiums are driven by our claims, and our claims are high. The average age of participants is 57 years. Unfortunately, many of our younger and healthier clergy have joined other health plans, even though they are required to participate in the OHP. Those who are healthier and incur fewer claims would ultimately help reduce our premiums if they were participating in the OHP. By being permitted to not participate in the OHP, our premiums continue to rise unnecessarily.

To understand our claims better, please take note of these figures: From November of 2021 to October of 2022 (12 months) we had **87 claims over \$25,000, totaling \$6.1+ million**, with the highest single claim at **\$424,410**. From November of 2022 to October of 2023 (12 months) we had **80 claims over 25,000, totaling \$6.7+ million**, with the highest single claim at **\$598,684**.



Q: Can the clergy who are eligible for Medicare choose to switch over?

A: They can, and the vast majority do. The OHP also offers an excellent Medicare supplement plan through the Hartford. However, there are some clergy who remain on the full OHP for various reasons, such as:

► **TREATMENT OPTIONS:** Certain medical treatments are not covered by Medicare (particularly cancer treatments)

► **PRESCRIPTIONS:** Their current prescriptions might not be covered by Medicare

► **ELIGIBILITY:** Their spouse might not yet qualify for Medicare.

It is important to note that the law prevents any employer from compelling a covered employee to change from private insurance to Medicare. That choice is up to the individual.

Q: Shouldn't clergy share some of the financial burden?

A: They can and they do! The Committee has chosen over the years to help reduce

premium increases by passing some of those projected increases on to our clergy families by having higher co-pays and deductibles. This is a burden that has been shared by the Church as a whole.

However, it should be noted that since the OHP was adopted some 30 years ago, we worked hard to protect our clergy and their families from the increasing reality of medical debt plaguing our country. The Committee sees as unacceptable even the possibility that a clergy family would go bankrupt as a result of medical debt, which is why we share the burden of high claims as a national body.

Q: What is being done by the ABC to help contain costs?

A: The ABC is working closely with the Archdiocese Finance Committee to explore the benefits of self-funding our insurance to contain costs and participate in pharmaceutical savings programs. It also has combined efforts with the Archdiocesan Presbyters Council (APC), our carrier (Aetna) and our broker (GDC) to raise awareness of better health practices through education, fitness, and reward incentives. It is also expanding awareness through the **For Your Benefit** newsletter. ■

Insurance Directory

The Archdiocese Benefits Office

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Benefits Office Staff

- **Anna Vrettos, Director**
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- **Vicky Yotides, Administrative Assistant**
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- **Peter Boulas, Accountant**
pboulas@goarch.org

The Archdiocese Benefits Committee

The Archdiocese Benefits Committee conducts full meetings twice a year plus interim meetings as needed to receive and act on reports from its standing committees. Each standing committee consists of clergy and lay-persons with particular interest and professional expertise in the areas the committee oversees.

2024-2026 Executive Committee: Fr. John Touloumes, ABC Chair (fjt@HolyTrinityPgh.org); Fr. Mark Pakes, ABC Vice-Chair and Investments Committee Chair; Fr. Constantine Simeonidis, Administration Committee Chair; Fr. Simon Thomas, Insurance Committee Chair; Fr. Nicholas Anctil, Benevolence Committee Chair.

ABC 2024-2026 Voting Members

Elected Metropolis and Lay Representatives: Fr. Nicholas Anctil (AD); Fr. Basil Arabatzis (BOS); Fr. Peter Delvizi (NJ); Fr. Jason Houck (CHI); Fr. Mark Pakes (DEN); Fr. Nebojsa Pantic (SAN); Fr. Constantine Simeonidis (ATL); Fr. Simon Thomas (DET); Fr. John Touloumes (PIT); Mrs. Marissa Costidis (Lay Rep.)

GOA Appointed Representatives

Fr. Soterios Baroody; Fr. James Greanias; Fr. Nikolas Karloutsos;

Ex-Officio Members representing Archdiocese Ministries: Archdiocesan Presbyters Council (APC) - Fr. Peter Orfanakos; Retired Clergy Association (RCA) - Fr. Michael Kontogiorgis; National Sisterhood of Presbyteres (NSP) - Not available at time of publication.

The Insurance Committee

2024-2026 Chair: Fr. Simon Thomas (fathersimonthomas@gmail.com)

The Insurance Committee has the following responsibilities and authority, among others: To delegate to the insurance company designated by the ABC as the funding agent under the applicable Insurance Plans authority to act on applications for benefits under the applicable Insurance Plans; To establish uniform and non-discriminatory rules and regulations for the administration of the Insurance Plans; To establish a claims procedure affording any participant in the Insurance Plans whose claim for benefits has been denied by the insurance company a full and fair review of the decision denying such claim; To appoint and remove any persons as advisors (the "Advisors") to the Committee; To delegate to such persons as it may select all or part of its duties; to retain counsel, and to employ agents to provide such clerical, accounting, actuarial, consulting, administrative and other services as it may require in carrying out its duties.

Insurance Service Partners

GDC Financial Group, Inc.: Manages the Orthodox HealthPlan on behalf of the ABC. **Contact:** George Caravakis.

Phone: 203-367-4070 **Website:** orthodoxhealthplans.com

Aetna Life Insurance Company, Inc.: Provides insurance coverage.

Phone: 800-962-6842 (Medical) 877-238-6200 (Dental) **Website:** aetna.com

