



# **FACING THE FUTURE**

**The Archdiocese  
Benefits Program Handbook  
June 2016**

**Greek Orthodox Archdiocese  
Of America**

**8-10 East 79<sup>th</sup> Street  
New York, New York 10075**

## Facing The Future

Facing the Future, the Archdiocese Benefits Program handbook, is a summary resource that will give you a better understanding of the benefits that currently serve the needs of you and your family. They include:

- *Pension Plan*
- *Long Term Disability Plan*
- *Life Insurance Plan*
- *Accidental Death and Dismemberment (AD&D) Plan*
- *Business Travel Accident Insurance Plan*
- *Confidential Assistance Program*
- *Health Insurance Plan*

*If you are **parish-based clergy** and have questions after reviewing your handbook, please contact:*

Archdiocese Benefits Office  
Greek Orthodox Archdiocese Of America  
8 East 79<sup>th</sup> Street  
New York, NY 10075  
Phone: (212) 570-3535      Fax: (212) 774-0294

*As of January 1, 2007, The Archdiocese Benefits Committee has engaged The GDC Financial Group to provide electronic processing of your personal pension contributions. Please contact, The GDC Financial Group directly for appropriate authorization forms to begin your monthly automatic bank withdrawals or pay with your credit or debit card.*

The GDC Financial Group, Inc.  
929 Kings Highway East  
Fairfield, CT 06825  
Phone: (203) 367-4070  
(800) 785-4432      Fax: (203) 367-4078

*The Archdiocese Benefits Committee has also engaged The GDC Financial Group to provide electronic processing for parish benefits contribution. Please contact them directly for the appropriate authorization forms to begin automatic bank withdrawals or pay with your parish credit or debit card the monthly parish obligation.*

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*If you are **on Staff** and have questions after reviewing your handbook, please contact your Human Resources Department or the Archdiocese Benefits Office.*

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## INTRODUCTION

As Orthodox Christians we are called to trust in the Lord for all our needs both human and spiritual. We know, however, that we must do our share. For the spiritual “security” of our souls we must pray, fast, confess and live a Christ-like life. For the physical “security” of our lives we must maintain a pension, life insurance, medical and disability program.

To address the temporal needs of our clergy and lay employees, the Archdiocese Benefits Committee was established. This Committee has the overall responsibility for overseeing and managing the Archdiocese Benefits Program for clergy and lay employees of the Archdiocese, and its participating institutions. Changes, improvements, additions to and deletions from the Benefits Program are the responsibility of this Committee. The Archdiocese Benefits Office is the administrative arm of the Archdiocese Benefits Committee

Obviously you, alone, would have difficulty affording the valuable benefits presently in the Program. By using a partnership approach, though...with you and your Parish contributing...the Pension Plan can provide you and your spouse with meaningful retirement income. Your personal pension contributions are a very important part of your financial security in retirement because they drive your level of benefits. Additionally, Social Security, personal savings, home ownership and contributions to optional plans such as a “403(b)” can also contribute to your financial security at retirement.

This Benefits Handbook summarizes the provisions of the pension and other benefit plans in the Program. These plans provide important protection for you and your family.

At the local level, parishes have the obligation to provide medical coverage for clergy and their families under the Archdiocesan-sponsored Orthodox Health Plan.

**Please take the time to read this booklet carefully. It is intended to provide a brief description of the Pension Plan and other components of the Archdiocese Benefits Program. In the event of differences between this description and the pension plan document or insurance contracts providing the other benefits, the plan document and contracts will govern.**

## **THE PENSION PLAN**

### ***Highlights...***

- You're fully vested after 5 full years of active participation
- You can take early, normal or late retirement
- You can choose to receive your benefit in one of three ways
- Your surviving spouse receives benefits automatically
- Your benefit continues to grow as long as you work and contribute...until age 70
- You contribute 3.5% or 5.0% of monthly pension earnings...according to the option you have elected
- Your benefit will grow by 1.5% or 2.0% of pension earnings...according to your option
- Your accrued benefit is paid if you become totally disabled before age 65

### ***What is the Formal Name of the Pension Plan?***

The Pension Plan for Clergymen and Lay Employees of the Greek Orthodox Archdiocese of America is the formal name.

### ***How is the Plan Funded?***

All personal and employer contributions made under the Pension Plan are paid into a Fund that is managed by a funding agent – an insurance company or a bank or other trustee appointed by the Investment Committee (see page 3). The funding agent is responsible for holding all Plan assets, investing them and paying Plan benefits as determined by the Administration Committee (see page 3). No Plan benefits are paid directly by the Archdiocese. No part of the Fund may be used for any purpose other than for the exclusive benefit of Pension Plan participants.

### ***Is the Plan Qualified?***

The Plan is qualified under the Internal Revenue Code. This means that the Plan meets the requirements of the Code so that the contributions made to the Plan to fund your benefits (other than your own) are not taxable to you until you receive Plan Benefits.

### ***How Are the Plan and Fund Administered?***

The Administration Committee is responsible for the operation and administration of the Plan and the Investment Committee is responsible for the management and control of the Fund. Each Committee consists of six members – three appointed by the Archdiocese Benefits Committee and three appointed by the Archbishop or his designate.

#### **The Administration Committee has the following powers and duties:**

- Act on applications for Plan benefits
- Determine eligibility, service, the amount of Plan benefits and other questions
- Establish uniform and non-discriminatory rules for the administration of the Plan

#### **The Investment Committee has the following powers and duties:**

- Appoint and dismiss the funding agent
- Establish investment objectives and strategies for the assets of the Fund
- Establish investment guidelines, including diversification, for the Fund
- Review the investment performance of the Fund

**Each Committee must perform its duties carefully, skillfully, prudently and diligently.**

**The Archdiocese Benefits Committee** has engaged **MERCER** to provide Actuarial, Investment, Trustee and Administration Services under the direction of the Administration and Investment Committees.

An important benefit of this arrangement is a participant's immediate access to his pension information and tools to aid in financial planning for retirement...via the internet at [www.bcomplete.com](http://www.bcomplete.com)

### ***Who is Eligible to Participate in the Plan?***

- Members of the clergy of the Greek Orthodox Archdiocese who are ordained and assigned (exclusive of clergy with lay professions)
- Lay employees of the Archdiocese, a Metropolis, Hellenic College/Holy Cross School of Theology, Leadership 100 and Philoptochos

### ***When Do You Become Eligible to Participate?***

- Members of the clergy are eligible to participate immediately upon ordination and assignment.
- Eligible lay employees are eligible to participate immediately upon commencement of full-time employment.

- Eligible clergy or eligible lay employees who fail to participate in the plan will be subject to a reduced accrual rate as of January 1, 2016. They must enroll into the plan immediately upon commencement of employment, if they have been employed for 24 consecutive months and have not enrolled prior to the 24 consecutive months will be subject to a reduced accrual rate for the remainder of their participation in the Plan. The accrued benefit will be reduced from two percent (2%) to one and one half percent, (1 ½%) and one and one half percent (1 ½%) to one and one quarter percent (1 ¼%) respectively for those who fail to participant on time.

### ***How Do You Enroll in the Plan?***

Enrollment instructions are included in your Archdiocese Benefits Program orientation package available from your Human Resources Department or the Archdiocese Benefits Office. Participation is activated upon receipt of your first personal pension contribution payment.

### ***Who Makes Contributions to the Plan?***

- You contribute the appropriate percentage of your pension earnings\* (from service to a Parish, the Archdiocese or other employing entity) to help fund your pension. If you are parish-based clergy, monthly contributions will automatically be withdrawn electronically from your bank account or paid with your credit or debit card. You have the choice of either form of payment (see contact information on page (i.)). Your electronic withdrawal will be the **17<sup>th</sup> of each month.**

If you are on Staff, contributions will be withheld from your salary check.

- Your Parish, the Archdiocese, or other employing entity makes a monthly benefits contribution in such amount as shall be determined from time to time by the Archdiocese Benefits Committee to fund the pension, life insurance, disability and other benefits provided under the Pension Program.

\* Pension earnings are the earnings on which you may contribute. They include: salary (including housing allowance and 403(b) contributions, if any) and your self - employment tax (SECA), if reimbursed. Maximum pension earnings are linked to the maximum in each year's Clergy Remuneration Scale that generally increases each year.

### ***What Happens if You Fail to Make Contributions?***

#### **1. If you are parish-based clergy...**

Your personal pension contribution is due monthly on the seventeenth of the month. Once you have selected the automatic withdrawals from your bank account or payment with your credit or debit card your pension credit will be earned each month. If you choose not to participate in this payment program or withdraw from the program you will lose pension accrual and important benefits.

If you lose pension credit for 6 or more months in a calendar year because of “late” contributions, you will not earn pension credit for the entire year and your personal pension contributions will be refunded. In addition you will lose these valuable benefits described on pages 6, 8 and 9:

- the minimum \$500 monthly pension benefit
- the \$500 spouse income benefit, and
- the minimum \$500 monthly survivor pension benefit

**Once lost, these benefits cannot be restored.**

Finally, all insurance coverages including life insurance will be suspended. Your full life, long term disability, AD&D, and travel accident insurance coverages can be reinstated...by making timely personal pension contributions **for at least one full calendar year.**

***Remember...*** If you fail to make your pension contributions on a timely basis, your pension, life insurance and disability benefits will be affected. Be sure to fill out the appropriate forms authorizing your monthly personal pension contributions to be electronically withdrawn from your bank account or paid with your credit or debit card.

## **2. If you are on Staff at the Archdiocese, a Metropolis or other participating institution...**

If you terminate or interrupt your payroll deduction authorization for personal pension contributions so that you do not contribute for 6 months in any year, you will **not** earn pension credit for the entire year and any contributions made in that year will be refunded. In addition you will lose these valuable benefits described on pages 6, 8 and 9:

- the minimum \$500 monthly pension benefit
- the \$500 spouse income benefit, and
- the minimum \$500 monthly survivor pension benefit

**Once lost, these benefits cannot be restored.**

Finally, all insurance coverages including life insurance will be suspended. Your full life, long term disability, AD&D, and travel accident insurance coverages can be reinstated...by making timely personal pension contributions **for at least one full calendar year.**

## ***How is the Amount of Your Pension Determined?***

Your pension is based on a formula that calculates a percentage of your pension earnings over your entire career of covered service, reflecting periodic changes in the benefits formulas – as well as occasional cost-of-living increases – since the Plan was established in 1973.

Your benefit is equal to the sum of:

- 1.25 % times your pension earnings as of 1/1/73 (for all continuous service before that date)



- 1.25 % times your pension earnings from 1/1/73 to 12/31/80
  - 1.875% times your pension earnings from 1/1/81 to 12/31/82
  - 2.0 % times your pension earnings from 1/1/83 to 12/31/03
  - 1.5 % times your pension earnings beginning 1/1/04 under the 3.5 % contribution option
- OR-
- 2.0 % times your pension earnings beginning 1/1/04 under the 5.0 % contribution option

Pension earnings for this purpose is the amount on which your personal pension contribution is based, subject to the remuneration maximum reflected in each year's Clergy Remuneration Scale. From this formula, your accrued pension benefit is developed annually and shown on your personalized benefit statement, along with an accounting of your contributions to the Plan and a projected pension benefit that assumes continuous service and contributions until age 65.

### ***What is Service for the Purpose of the Plan?***

For clergy, service means the period of assignment. For lay employees, service means the period of employment.

### ***What is the Minimum Pension Benefit?***

When you retire at age 65, with at least five full years of pension credits, you will be entitled to a minimum pension benefit of \$500 a month – provided there was no lapse of your personal pension contributions of six months or more.

### ***When Do Your Benefits Under the Plan Vest?***

Once you are “vested” – have five full years of pension credits – you are assured of being paid a benefit when you retire. If you are vested and stop working before reaching age 55 – the earliest you can retire – you will be entitled to your vested benefit payable at age 65 or, if you elect, a reduced benefit at or after age 55.

### ***When Can You Retire?***

**Normal – Age 65**

Your normal retirement date is the first of the month on or after your 65<sup>th</sup> birthday, provided you have actively participated for at least 5 full years.

### **Late Retirement**

If you continue your service after reaching age 65, your personal contributions to the Pension Plan should continue for as long as you work until you reach age 70. At age 70, pension benefits start even if you continue to work full-time, provided you are vested. As a result, your pension benefit will continue to grow during the years you work between ages 65 and 70.

### **Early Retirement – Age 55**

You may take early retirement any time after you are vested and at least age 55. Your pension benefit will be based on the benefit you earned up to your early retirement date and will be reduced by:

- 6 2/3% for each year up to five that your retirement precedes age 65, and
- 3 1/3% for each year that your retirement precedes age 60

Partial years will be reduced proportionately.

### **Disability Retirement**

If you are totally and permanently disabled as determined by the Archdiocese Long Term Disability Plan, you are eligible for a disability pension benefit also. An amount equal to your accrued pension benefit will begin to be paid when long term disability benefits begin, after a six month waiting period. In addition, your monthly personal pension contribution will be deemed to have continued to be paid. This will result in an increase in your pension benefits payable at your age 65.

If you recover from your disability before reaching age 65 and do not return to work, you will then be entitled to an early retirement or a deferred vested benefit (as described below).

## **THE STEPS TO RETIREMENT**

### ***What Steps Should You Take When Considering Retirement?***

Once you have a retirement date in mind – whether normal, late or early – you should visit NYLIM’s website at [www.bcomplete.com](http://www.bcomplete.com) to calculate an estimate of your pension benefit. Please contact the Benefits Office for more details.

Contact the Benefits Office at least four months before the date of retirement to ensure the necessary forms, calculations and authorizations can be completed by that date and benefit payments can begin in timely fashion. In the event of a delay, however, benefits will be paid retroactively to the retirement date.

## ***How Should You Apply for Benefits?***

### **At Retirement**

You must file a claim for benefits, including choosing the form of payment you prefer (see page 10), through the Archdiocese Benefits Office. If you choose the 100% or 50% Joint and Survivor Benefit, you will have to provide your spouse's Social Security number and date of birth. If you are married and choose the Single Life Annuity option, the 50% Joint and Survivor option or a Joint and Survivor option with an eligible dependent as designated survivor, you will also need your spouse's written and notarized consent.

### **At Termination of Service**

If your service to the Archdiocese ends after you have become vested (see "vesting" on page 6), you will be entitled to receive your accrued pension benefit payable beginning on your normal retirement date, or a reduced amount payable beginning at any time after you reach age 55.

### **Refund of Contributions**

Upon your termination after vesting, you may make a written request to the Administration Committee to receive a distribution of your personal pension contributions, plus interest as specified by law, provided you are under age 55 when you make the request. If you make this withdrawal, your vested benefit will be actuarially reduced to reflect the amount of the withdrawal.

### **Termination Before Vesting**

If you terminate your service before you have become vested, you will receive a distribution of your personal Plan contributions, plus interest as specified by law.

### **At Death**

Upon your death, a family member or other personal representative should notify the Archdiocese Benefits Office and your Metropolis' Hierarchy so survivor benefits, if applicable, may be paid. In event of the death of your spouse or another designated beneficiary, you should notify the Archdiocese Benefits Office

## ***What are the Plan's Survivor Benefits?***

### **Death Before Age 55 – Spouse Income Benefit**

If you are married, have five years of pension credit with no lapse in your personal pension contributions of six months or more and die before age 55, your spouse will automatically receive a Spouse Income Benefit. The Spouse Income Benefit is \$500 per month and is payable until your age 65, or earlier remarriage. At your age 65, the 50% Survivor Annuity Benefit (described below) is payable for your spouse's life, with a minimum of \$500 per month.

If you do not meet the requirements for a Spouse Income Benefit, your spouse will be eligible for a Survivor Annuity Benefit (see below) starting at your age 55.

### **Death After Age 55 – Spouse Income Benefit or Survivor Annuity Benefit**

If you are married, have five years of pension credit and die after age 55 but before age 65, your spouse will receive a Survivor Annuity Benefit or, if greater and provided there has been no six month lapse in personal pension contributions, a Spouse Income Benefit (as described above).

The amount of the Survivor Annuity Benefit is equal to 100% of the early retirement benefit you would have been eligible to receive under the 100% Joint and Survivor Benefit had you retired rather than died and will be paid for your spouse's life.

### **Death After Age 65**

If you are married, have five years of pension credit and die after age 65 but before you have started collecting pension benefits, your spouse will receive, for life, the benefit you would have been eligible to receive under the 100% Joint and Survivor Benefit had you retired rather than died, with a minimum of \$500 per month provided there has been no six month lapse in personal pension contributions.

### **Death If Not Married Prior To Vesting**

If you are not married, do not have five years of pension credit and die before you retire, your named beneficiary, or your estate if no beneficiary has been named, will receive a lump sum payment of your total personal contributions to the Pension Plan, plus interest as specified by law.

## ***What is the Normal Form of Payment?***

### **Unmarried Participants**

If you are unmarried when benefits start, your pension will be paid to you in the form of a Single Life Annuity Benefit. This provides a monthly income to you for your lifetime, but payments stop at your death. The Single Life Annuity Benefit is the highest monthly income of all forms of payment.

If you are unmarried when benefits start and have a dependent parent or child, you will be eligible for an optional form of payment (as described below).

### **Married Participants**

If you are married when benefits start, your pension will be paid to you in the form of a 100% or 50% Joint and Survivor Benefit, whichever you choose with your spouse - unless you have your spouse's written, notarized consent for a Single Life Annuity Benefit or for a 100% or 50% Joint and Survivor Benefit with an eligible dependent as designated survivor.

Under the 100% or 50% Joint and Survivor Benefit, the amount of your monthly benefit while you are alive will be lower than that of the Single Life Annuity Benefit because the benefit will be paid over the lifetimes of two persons rather than one. However, the total value of your pension and that of your surviving spouse or dependent will always be equal to the Single Life Annuity Benefit because its value is actuarially calculated to provide benefits equal in value regardless of the form of payment you select.

If your spouse or dependent dies before you – but after you begin receiving pension benefits – you will continue to receive the same benefit as before your spouse's or dependent's death.

### **An Example of How Your Pension Benefit is Paid**

Let's assume your annual pension benefit, based on your contributions and years of credited service, is \$15,000 and that you and your spouse are both age 65. Now let's compare the forms of payment you may choose.

**Single Life Annuity** - \$15,000 a year for life; no benefit paid to your spouse after you die

**50% Joint & Survivor** - \$13,650 a year for life; spouse receives half, or \$6,825 for life after you die

**100% Joint & Survivor** - \$12,450 a year for life; same benefit paid to your spouse for life after you die

## **Projecting Your Annual Pension**

You may estimate, at will, how much your pension benefit would be at different ages and dates by accessing NYLIM's Benefits Complete benefit information system on the internet at [www.bcomplete.com](http://www.bcomplete.com)

You will also receive an annual personalized statement of the pension benefit you've earned over the years as it stands at the end of the statement year. You will receive this statement during the following spring each year.

## ***How Are Your Pension Benefits Taxed?***

Your personal pension contributions are **after-tax**. Therefore, the portion of your pension benefit that would represent a return of your own contributions is not taxable as ordinary income. Your tax advisor will determine how to avoid double taxation of your personal pension contributions.

# LONG TERM DISABILITY PLAN

## *Highlights:*

- 60% of your monthly earnings, up to \$5,000
- Coverage is automatic, at no additional cost to you
- Benefits begin after 180 days of disability
- Benefits continue while you remain disabled until you reach age 65, unless you recover from your disability earlier

## **Who is eligible to participate?**

If you actively participate in the Pension Plan, you are automatically covered under the Archdiocese Disability Plan at no additional cost to you. The plan provides long-term income protection.

## **When do benefits begin?**

Benefits begin after you have been disabled for 180 days.

## **What is the amount of Disability Benefit?**

Your monthly Disability Benefit equals 60% of your monthly earnings, up to \$5,000. Your monthly earnings are based your eligible personal pension contribution to the Pension Plan.

## **I am age 65 and still actively working. What coverage do I have under this plan?**

If you are actively working full-time at age 65 or older when you become disabled, the benefit duration will be according to the following table:

Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69+	12 months

## **LONG TERM DISABILITY PLAN (Continued)**

### **Definition of Disability**

You are disabled if you are unable to perform the material duties of your own occupation.

### **Limitation To LTD Coverage**

Benefits are not payable for a period of disability which begins within 12 months of your becoming insured if the disability is due to a “pre-existing” condition. A pre-existing condition is one that required medical care or treatment during the 6 months prior to your coverage effective date.

**This is a summary of benefit provisions only. Complete details are contained in the policy. Contact the Archdiocese Benefits Office for further information.**



# **LIFE INSURANCE PLAN**

## ***Highlights***

- Two times your annual pension earnings, with a minimum of \$10,000 and a maximum of \$150,000 paid to your beneficiary if you die before age 65
- Reduced benefits payable starting at age 65
- Coverage automatic, at no additional cost to you

## **Who is Eligible to Participate?**

If you actively participate in the Pension Plan, you are automatically covered under the Archdiocese Life Insurance Plan. Coverage comes at no additional cost to you.

## **What Are Your Death Benefits Under the Plan?**

Life Insurance benefits are provided to your beneficiary upon your death.

## **What is the Amount of Benefit?**

If your retirement is as of January 1, 2015, your life insurance benefit is equal to two times your annual earnings (calculated based on your eligible personal pension contribution to the Pension Plan), up to \$150,000, with a minimum of \$10,000. Upon reaching age 70 while actively at work, or upon normal or early retirement, your life insurance is reduced to \$50,000. At age 75 your life insurance will be reduced to \$30,000 and will remain in effect until your death. If you retired prior to January 1, 2015 and your age is 65 to 69 your life insurance is reduced to \$50,000 and at age 70 your life insurance is reduced to \$30,000 and will remain in effect until your death. If you retired prior to March 1, 2009 at age 65 and above your life insurance is at \$25,000 which remains in effect until your death.

## **Who is your Beneficiary?**

Your beneficiary will be the person you name at the time you enroll in the Pension Plan. However, you may change your beneficiary at any time. Contact the Archdiocese Benefits Office for more information.

## **How Are the Death Benefits Paid?**

Death benefits are paid in a lump sum.

## **LIFE INSURANCE PLAN (Continued)**

### **How Do You Claim Benefits?**

Your beneficiary should contact the Archdiocese Benefits Office. The office will assist in filing the claim. A certified death certificate will be needed.

**This is a summary of benefit provisions only. Complete details are contained in the policy. Contact the Archdiocese Benefits Office for further information.**

# **ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLAN**

## ***Highlights***

- Benefits are paid in the case of accidental death or dismemberment while in active service
- Coverage automatic, at no additional cost to you

## **Who is Eligible to Participate?**

If you actively participate in the Pension Plan, you are automatically covered under the Archdiocese Accidental Death and Dismemberment (AD&D) Insurance Plan. Coverage comes at no additional cost to you.

## **What Are Your Benefits Under the Plan?**

While in active service, AD&D pays benefits if you die or have an accident that results in the loss of hand, foot or sight within 90 days of the injury.

## **What is the Amount of Benefit?**

Your benefits in the case of accidental death while in active service are: \$200,000 up to and including age 74, \$90,000 for ages 75-79, \$60,000 for ages 80-84, and \$30,000 for age 85 and over.

Dismemberment benefits are payable according to the Policy Schedule.

## **Who is Your Beneficiary?**

Your beneficiary will be the person you name at the time you enroll in the Pension Plan. However, you may change your beneficiary at any time. Contact the Archdiocese Benefits Office for more information.

## **How Do You Claim Benefits?**

Your beneficiary, or you in case of accidental dismemberment, should contact the Archdiocese Benefits Office. The office will assist in filing the claim.

**This is a summary of benefit provisions only. Complete details are contained in the policy. Contact the Archdiocese Benefits Office for further information.**

# **BUSINESS TRAVEL ACCIDENT INSURANCE PLAN**

## ***Highlights***

- Benefits while traveling on business (as defined below)
- Up to \$300,000 in death benefits, depending on your salary
- Dismemberment benefits also payable
- Your spouse is covered if traveling with you on business

The Business Travel Accident Insurance Plan provides 24-hour-a-day death and dismemberment coverage for accidents that occur while you – and your spouse if you are traveling together with the Archdiocese’s approval – are on Archdiocese or parish business. You are not covered for your regular commute to and from work. All Business Travel Accident benefits are payable in addition to any Life and AD&D insurance you may have.

## **Who is Eligible to Participate?**

If you actively participate in the Pension Plan, you are automatically covered under the Business Travel Accident Plan at no additional cost to you.

## **What is the Amount of Benefit?**

If you should die as the result of and within 365 days after an accident that occurs while you are traveling on business, your designated beneficiary will receive a benefit payment equal to five times your annual salary (calculated based on your personal pension contribution to the Pension Plan) as of the accident, up to a maximum of \$300,000. If your spouse dies in an accident while accompanying you on a business trip, you will receive a \$50,000 benefit payment.

Dismemberment benefits are payable according to the Policy Schedule. Benefits are subject to a Policy aggregate limit on aircraft accidents.

## **Who is Your Beneficiary?**

Your beneficiary will be the person you name at the time you fill out your pension plan application. However, you may change your beneficiary at any time. Contact the Archdiocese Benefits Office for more information.

## **How Do You Claim Benefits?**

Your beneficiary, or you in case of accidental dismemberment, should contact the Archdiocese Benefits Office. The office will assist in filing the claim.

**This is a summary of benefit provisions only. Complete details are contained in the policy. Contact the Archdiocese Benefits Office for further information.**

# HEALTH INSURANCE

## *For Clergy*

- Clergy are required to be members of the Orthodox Health Plan (OHP)
- Each Parish is required to cover the cost of the Orthodox Health Plan for each assigned clergyman
- Participation in the Orthodox Health Plan allows clergy to transfer among the metropolises without interruption of coverage.
- Clergy who contemplate withdrawing from the Orthodox Health Plan must communicate the reason to the Archdiocese Benefits Office in writing...in advance.
- The Plan Administrator, GDC Financial Group in Fairfield, CT, will provide detailed OHP information on request. Call 1-800-785-4432 or visit their website at [www.gdcfinancial.com/ohp](http://www.gdcfinancial.com/ohp)

## *For Lay Staff*

- The Archdiocese maintains a separate health insurance plan for lay employees.
  - Lay employees of the Archdiocese are also eligible to be insured under the OHP.
  - Please contact your Human Resources Department for benefits, cost and contribution information.
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### **Changes to the Plans**

The Archdiocese Benefits Committee reserves the right to make changes from time to time in any of the Pension, Disability or Insurance Plans and the Confidential Assistance Program.

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