

# For Your Benefit

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



## KEEPING YOU INFORMED

This publication is provided as a service of the Archdiocese Benefits Committee and Benefits Office to keep our Clergy, Presbyteres, Lay Employees and their families informed on the many services of the Archdiocese Benefits program.



## “All This is For Your Benefit”

All this is for your benefit, so that the grace that is reaching more and more people may cause thanksgiving to overflow to the glory of God” (2 Corinthians 4.15).

In his letter to the believers of Corinth, Saint Paul humbly acknowledges the weakness and sufferings of the humanity that he and his fellow preachers of the Gospel bear, confessing that as they serve others in the name of Jesus Christ, they are, among other things, “hard pressed on every side, but not

crushed.” This is the reality of clergy life.

As servants of God who are called by grace to preach that same Gospel, we know that we also bear spiritual, emotional and physical burdens.

The benefits program of the Archdiocese is there to assist us and assure through those burdens so we as clergy can fully focus on the work of our ministry. This newsletter is offered to provide information, insights and tips on all it has to offer. ■

## Benefits Committee MISSION

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 institute a pension, life insurance, medical and disability program. The Archdiocese Benefits Committee was established to direct and manage the Archdiocesan Benefits Program for clergy and lay employees. ■

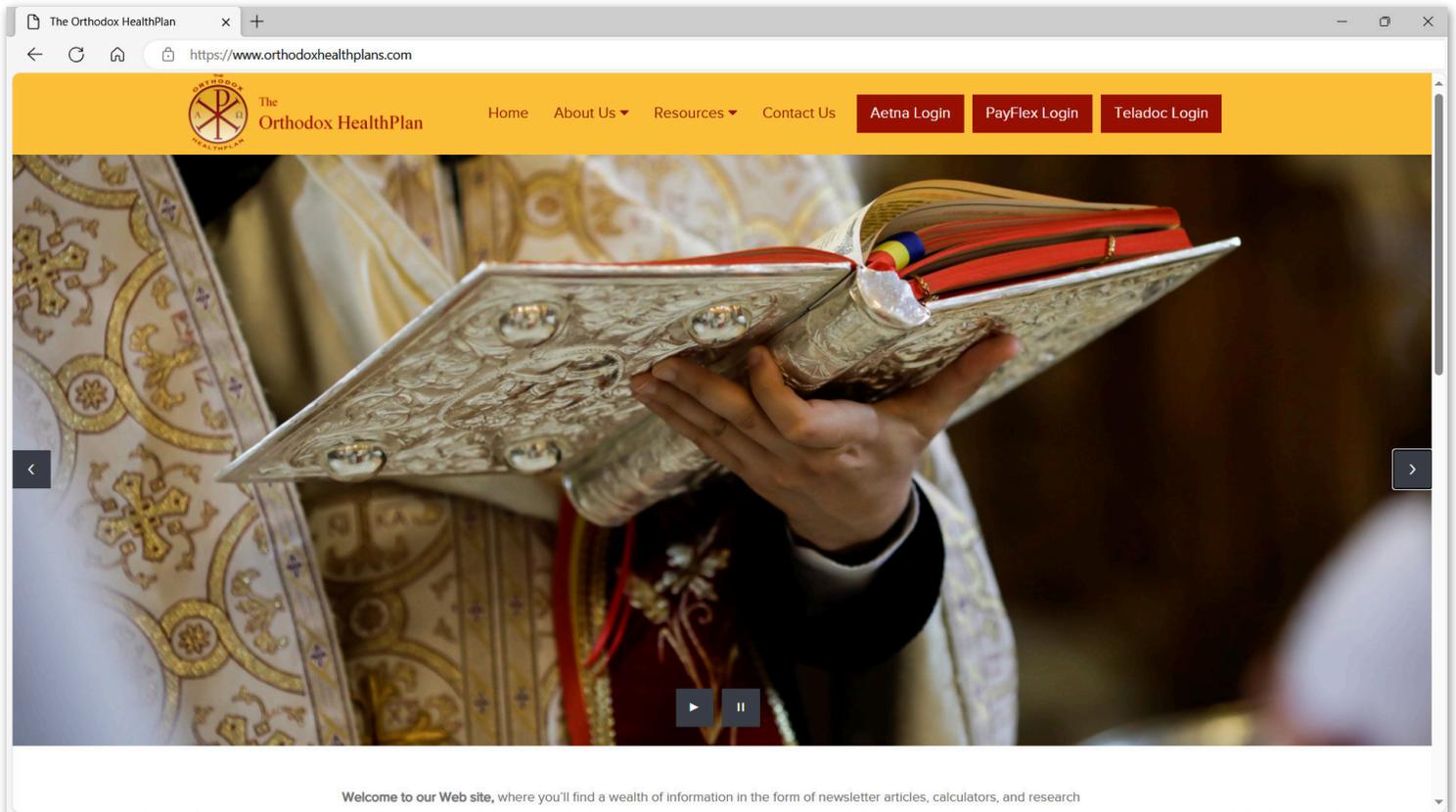


# The Orthodox HealthPlan

aetna<sup>SM</sup>



*The Orthodox HealthPlan provides benefits for the clergy and lay employees of the Greek Orthodox Archdiocese of America. It is administered by the Insurance Committee of the ABC.*



## Why a National Health Insurance Plan?

The Insurance Committee of the Archdiocese Benefits Committee (ABC) has maintained the need for a national plan for decades. This is due to multiple factors that cannot be found in local or regional plans.

- ▶ Our hierarchs and clergy regularly travel outside of their local area for pastoral visitations, Metropolis and Archdiocese events and retreats, Clergy-Laity Congresses at both a

Metropolis and Archdiocese levels, and serving 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).

- ▶ 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.

- ▶ Dependent children are still covered when they leave for college, no matter where in the US they are studying.
- ▶ By having one provider, issues with claims tend to be easier to resolve.

The Joint Orthodox HealthPlan includes 1,200+ clergy and lay employees of the Greek Orthodox Archdiocese and 4 other Orthodox jurisdictions in the U.S. ■

## Participation is a Dual Responsibility

As stated clearly in the Archdiocese Regulations of the GOA, parishes must provide for and priests must enroll in the Orthodox HealthPlan:

**Article 17 (Clergy), Section 11 - "It shall be mandatory for each Priest to join and maintain current his participation in the Archdiocesan Pension Program and the Orthodox Health Plan in accordance with the provisions of said program/health plan."**



All enrollees in the Orthodox HealthPlan receive medical, prescription and dental benefits. Details and a Summary of Benefits can be found on the Orthodox HealthPlan website: [orthodoxhealthplans.com](http://orthodoxhealthplans.com)

# The Orthodox HealthPlan

## What It Covers\*



### Medical Benefits

- ▶ Choice of Managed Choice HRA (Health Reimbursement Arrangement) or HSA (Health Savings Account)
- ▶ Access to Aetna's extensive network
- ▶ National and International coverage
- ▶ Inpatient and outpatient care



### Prescription Benefits

- ▶ Low \$10 copay for generic drugs; higher for brand names
- ▶ Up to a 30 day supply from pharmacies in the Aetna National Network
- ▶ Up to a 90 day supply from the CVS Caremark® Mail Service Pharmacy



### Dental Benefits

- ▶ Choice of PPO (Preferred Provider Organization) or DMO (Dental Maintenance Organization) plan
- ▶ Access to Aetna's extensive network
- ▶ Full coverage for routine exams, cleaning and preventative services.



### Vision Benefits

- ▶ Routine eye exams fully covered
- ▶ Standard lenses fully covered
- ▶ Contact lenses \$140 allowance. Medically necessary contacts fully covered.
- ▶ Each year either new glasses *or* contacts will be covered.

## Other voluntary coverages available

In addition to the above which are included for all enrollees, the following may be enrolled on a voluntary basis at additional cost to be paid by the covered individual:

**Voluntary Life Ins. | Critical Illness | Accidental Injury | Hospital Care | Extended Vision**

\*This is general information only. It is not a statement of coverage. See each plan document for details.

 **For Your Benefit**  
Inform. Equip. Protect.



## The Aetna Portal: One stop for all your health insurance info

Aetna's powerful web portal and phone app make it possible for you to get all the health insurance you need when you need it without even having to make a phone call. From any computer or phone web browser visit [aetna.com](http://aetna.com) and log in. Or head over to the iPhone App Store or the Android Google Play Store to download the **Aetna Health** app. Either way, you have access to ID cards, claims, Explanation of Benefits and other member resources. ■

# Understanding Health Insurance Terms

Trying to understand health insurance policies, statements and claim forms can be confusing and frustrating if we don't know what the terms mean that are being used and what

impact they have on our care and costs. The following list has been compiled to help you navigate these words with clarity and understanding.

|                              |  |
|------------------------------|--|
| <b>PREMIUMS</b>              | Premiums are regular payments to keep your health care plan active. In the Greek Orthodox Archdiocese, parishes are responsible for paying the premiums for clergy and covered lay employees. Premiums are updated on an annual basis after review by the ABC Insurance Committee.   |
| <b>NETWORK</b>               | A network is a group of healthcare providers. When an insurance company partners with a provider, like a doctor or a dentist, that provider agrees to a negotiated (discounted) rate for services provided to the member. This is an in-network provider. When a provider doesn't partner with your insurance company, your insurer is charged the full price for their services, raising your expenses as well. This is an out-of-network provider. To reduce costs, seek care from in-network providers. |
| <b>DEDUCTIBLE</b>            | A deductible is the amount you pay out-of-pocket for covered services before your health plan kicks in. There are usually different levels of deductible for in-network and out-of-network claims. But that doesn't mean you'll pay for <u>all</u> of your healthcare services before you reach your deductible. Under the Affordable Care Act, insurance plans are required to pay for certain services —like preventative care, shots and screening tests—at no cost to you.                             |
| <b>CO-PAY</b>                | A fixed amount you pay each time you visit your doctor or fill a prescription. Paid at time of service or prescription order.  |
| <b>CO-INSURANCE</b>          | Coinsurance is a type of cost-sharing to pay for health care. With coinsurance, both you and your insurance provider pay part of a medical bill. For each claim you will receive an Explanation of Benefits (EOB) from your health plan explaining what charges you are responsible for.   |
| <b>OUT-OF-POCKET MAXIMUM</b> | Out-of-pocket maximum is the most you could pay for covered medical expenses in a year. This amount includes money you spend on deductibles, copays, and coinsurance. Once you reach your annual out-of-pocket maximum, your health plan will pay your covered medical and prescription costs for the rest of the year. ■  |



# Save on Drugs While You Save on Groceries!

You know that shopping at stores like Costco, Walmart, and Sam's Club is a good way to stretch your household budget. But did you know that you can also get big savings on your prescription drugs? A number of warehouse stores and drugstore chains offer discount-drug programs with no annual fees. You can buy a 30-day supply of generic medication for as little as \$4—a much better deal than the medical plan's co-payment. Here are some of the programs that can help cut drug costs for both you and the Orthodox Health Plan. Visit these websites or call the store nearest you to find out about lower-cost options.



| THE STORE                        | THE DEAL   | WHERE TO LEARN MORE  |
|----------------------------------|--|--|
| <b>Walmart &amp; Sam's Club*</b> | Pay \$4 for a 30-day supply and \$10 for a 90-day supply of certain generic drugs.   | <a href="http://www.walmart.com/pharmacy">www.walmart.com/pharmacy</a>                       |
| <b>Target</b>                    | Get a wide range of generics for \$4 for a 30-day supply and \$10 for a 90-day supply.   | <a href="http://www.target.com">www.target.com</a>   |
| <b>Costco*</b>                   | Receive discounts on all your prescription drugs, including many generics under \$10.  | <a href="http://www.costco.com">www.costco.com</a>   |
| <b>Rite Aid</b>                  | Save up to 20% on thousands of brand-name and generic prescription medications; select generics cost \$8.99 for a 30-day supply and \$15.99 for a 90-day supply. | <a href="http://www.riteaid.com/pharmacy/rx_savings">www.riteaid.com/pharmacy/rx_savings</a> |
| <b>Kroger</b>                    | Get more than 300 widely prescribed generic drugs for \$4 for a 30-day supply and \$10 for a 90-day supply.  | <a href="http://www.kroger.com/generic">www.kroger.com/generic</a>                           |

\*Note: You don't have to be a Costco or Sam's Club member to buy prescription drugs there; just say at the door that you're visiting the pharmacy.

## Why Generic Drugs Are Your Best Value

A generic drug is a medication created to be the same as an already marketed brand-name drug in dosage form, safety, strength, route of administration, quality, performance characteristics, and intended use.. In other words, a generic drug has the same active ingredients—and works the same way—as the brand-name version.

Although a generic may have a different name or appearance, the Food and Drug Administration requires that generic and brand-name drugs meet the same quality standards. Why pay more for a label?

Want to know if there's a less expensive generic equivalent for a certain drug? Visit [www.accessdata.fda.gov/scripts/cder/daf](http://www.accessdata.fda.gov/scripts/cder/daf) and enter the brand name. It contains a complete catalog of FDA-approved drug products. ■

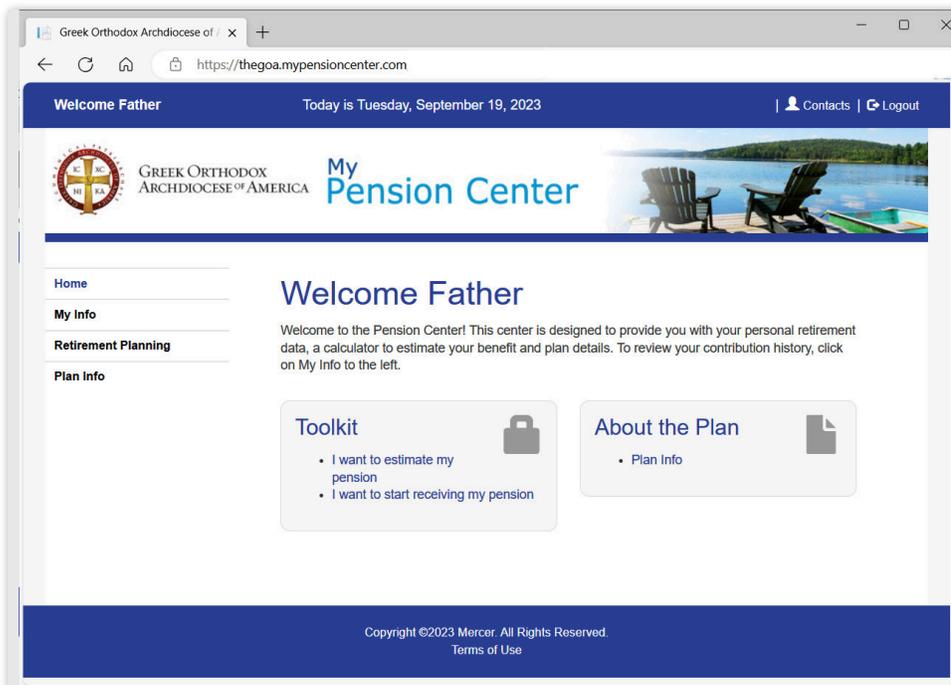
### Examples of common drugs

The antibiotic amoxicillin is one of the top 10 drugs prescribed under the Orthodox Health Plan. Both Walmart and Target offer a 30-day supply of amoxicillin for \$4 and a 90-day supply for \$10. And generic alternatives to Lipitor—the #1 drug used by Orthodox Health Plan participants—are available at all of the stores listed above. You can also find great deals on prescription drugs at many local grocery chains, such as Shop & Stop, Giant, and Wegmans. For instance, Stop & Shop offers a 90-day supply of over 350 commonly prescribed generic medications for only \$9.99. Check your local stores for special pricing on generic drugs.

# It's Your Pension

## Understand. Manage. Plan.

**My Pension Center Access**  
[thegoa.mypensioncenter.com](https://thegoa.mypensioncenter.com)  
Mercer Assistance: 877-261-8694  
Monday - Friday, 8:30 am - 5:30 pm ET



Mercer's "My Pension Center" online portal allows you to get information about the plan, estimate what your pension will be based on various retirement scenarios and—when you are ready—start collecting when you retire.

When can I retire? How much income will I have when I retire? Can I afford to retire? These are questions many clergy begin to ask later in life. A better approach? Start to ask them when you're young! For clergy, the Pension Plan is an important part of your future, and the more you learn about it now the better you can plan for its benefits later.

### What is the Pension Plan and How is it Administered?

"The Pension Plan for Clergymen and Lay Employees of the Greek Orthodox Archdiocese of America" was established in 1973 to help create financial stability in retirement for clergy and lay employees of the Archdiocese.

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

### How is the Pension Plan funded?

The plan is funded by both employer and personal contributions. Clergy contribute a percentage you choose of your pension earnings (currently 3.5%, 5% or 6.5%). All personal and employer contributions made under the Pension Plan are paid into a Fund that is managed by a funding agent (Mercer), which is responsible for holding all Plan assets, investing them and paying Plan benefits as determined by the Administration Committee. 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.

### How do I enroll in the Pension Plan?

Enrollment instructions can be found on the Archdiocese Benefits Office website: [benefits.goarch.org](https://benefits.goarch.org) or by calling the Benefits Office at 212-570-3535. Members of the clergy are eligible to participate immediately upon ordination and assignment and are required to do so. Participation is activated upon receipt of your first personal pension contribution payment.

### Where can I find complete information about the Pension Plan?

The Archdiocese Benefits Office website, [benefits.goarch.org](https://benefits.goarch.org), contains important information including the "Pension Plan Document" and "Facing the Future," the official Archdiocese Benefits Handbook. ■

“Planning is bringing the future into the present so that you can do something about it now.”

Alan Lakein, Time Management Author

# Additional Benefits

## For all Pension Participants

The additional benefits listed below are provided automatically at no charge for all participants in the Pension Plan.

**"Never  
be afraid to trust  
an unknown future  
to a known God."**

Corrie Ten Boom

### LONG TERM DISABILITY PLAN

- ▶ Activated if you are disabled if you are unable to perform the material duties of your own occupation
- ▶ 60% of your monthly earnings, up to \$5,000
- ▶ Benefits begin after 180 days of disability
- ▶ Benefits continue while you remain disabled until you reach normal retirement age, unless you recover from your disability earlier.

### ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE 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.
- ▶ Coverage is automatic at no additional cost to you

### LIFE INSURANCE PLAN

- ▶ Two times your annual pension earnings, with a minimum of \$10,000 and a maximum of \$250,000 paid to your beneficiary if you die before age 65
- ▶ Reduced benefits payable starting at retirement or age 70
- ▶ Coverage is automatic at no additional cost to you

### BUSINESS TRAVEL ACCI- DENT INSURANCE PLAN

- ▶ Covers while travelling on business
- ▶ Up to \$300,000 in death benefits
- ▶ Dismemberment benefits also payable
- ▶ Your spouse is covered if traveling with you on business. Flat spousal benefit is \$50,000
- ▶ Coverage is automatic at no additional cost to you

#### SOME LIFE INSURANCE STATISTICS ([forbes.com](https://www.forbes.com))

- The percentage of Americans with life insurance is about 52%, including individual and workplace life insurance.
- Eight out of 10 consumers overestimate the expense of getting a life insurance policy.
- Fewer than half of people without life insurance surveyed in this study say they feel financially secure. The same survey found that 68% of life insurance owners say they do feel financially secure.

# Benefits News

## Updates from Recent ABC Meetings

Your Archdiocese Benefits Committee (ABC) representatives meet twice a year in person and throughout the year as needed to address needs and issues that affect your pension, insurance and other benefits. Below are highlights and newsworthy development from the recent ABC Spring 2023 meetings held on the campus of Hellenic College Holy Cross in Brookline, MA.

### INVESTMENTS COMMITTEE

#### Mercer report

Q1 performance was actually good as the markets recover.

Other contributing factors:

Positive cash flow; payouts also less than expected.

Funds are invested immediately upon receipt.

Pension Plan return since inception: 6.8%

Our estimated annual Mercer fee is \$366,205

Mercer's funding goal: "Create a funding and investment policy to sustain the fund to fully pay benefits."

#### New business

The investment Committee agreed to reconvene in the next 60-90 days to review the Investment Policy Statement and reallocation recommendations.

### ADMIN COMMITTEE

#### Cost of Living for 2024

The cost of living increase for the 2024 Clergy Compensation Plan was set for 4%.

#### Making Pension Payments

Clergy pension payments may be set up to autopay via ACH/Debit or via credit card.

#### New 403(b)(7) Plan

A request has come from the

Holy Eparchial Synod to create an optional 403(b)(7) retirement plan for clergy and lay employees of the Archdiocese. A discussion was held on the matter with the following points highlighted:

- It is a church plan, not an ERISA plan, so it would be more flexible.
- Because it would be through the Archdiocese it is considered a "single payer" plan
- GOA would absorb all administrative fees.
- Each participant would pay a \$99 to participate.
- Investments would be in American Funds via VOYA.
- No employer contributions allowed.
- It would be administered by a joint committee of the GOA and ABC: GOA personnel administrator.
- Its "home base" would be the Clergy Family Initiative.
- It is a **voluntary program**.
- It is **NOT A REPLACEMENT FOR THE PENSION PLAN AND TO PARTICIPATE IN THE 403 (b)(7) ONE MUST BE AN ACTIVE ENROLLEE IN THE PENSION PLAN CONTRIBUTING 5% OR 6.5%**.
- **Further action pending.**

### INSURANCE COMMITTEE

#### Aetna OHP premium changes for 2024

HRA Plan: In-Network Deductible has risen from \$3,000 to \$4,000 for singles and from \$6,000 to \$8,000 for families. However, offsetting that the co-insurance level rises from 90% to 100% after the deductible is met. Out of pocket maximum remains the same at \$5,000 individual and \$10,000 family. HRA funding is \$1,600 at the start of each year.

#### Dental DMO Plan added

The current PPO Dental plan remains unchanged, but a new DMO plan has been added. Like a medical HMO you must use in-network providers, but advantages are 100% coverage for basic services and preventative services, 60% coverage for major services and an unlimited annual maximum. If your dentist is covered there is no charge to change from the PPO to DMO plan.

#### Why are our premiums so high?

Primarily a function of the need for a national plan. Only 3 major carriers meet the need. Jumping from one carrier to another may result in a short-term savings, but prices will be dramatically raised after that.



# A Plea from the Benefits Office

## Please complete this form on time!

Each year the Archdiocese Benefits Office sends out paper copies of the Remuneration Verification Form. This is required for numerous reasons, including accurate Pension Program calculations. Please complete it upon receipt and have your PC president or treasurer verify it before sending it back to the Benefits Office. Failure to do so may result in that year's Pension contributions being returned. Thank you, brothers!

**FOR ARCHDIOCESE USE ONLY**  
**REMUNERATION VERIFICATION / OPTION ELECTION FORM**  
**FOR PENSION AND INSURANCE BENEFITS**

Name of Priest \_\_\_\_\_ (Please Print) Social Security # \_\_\_\_\_  
 Home Address \_\_\_\_\_ Email: \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

**Section I. Years 2022/2023 Remuneration Verification**

|                                   | 2022  | 2023 (Annualized) |
|-----------------------------------|-------|-------------------|
| 1. Salary plus Housing Allowance* | _____ | _____             |
| Social Security (FICA/SECA)       | _____ | _____             |
| Allowance...if any                | _____ | _____             |
| <b>TOTAL</b>                      | _____ | _____             |

\*If Father lived in a parish-owned home, include the local "Fair Market Rental Value" of the home. If he contributes to a 403(b) plan, those contributions should already be reflected in salary as reported above.

2. I, the undersigned, hereby certify that the above amounts accurately reflect Father's Remuneration for the years shown.

A. Parish Name \_\_\_\_\_ City & State \_\_\_\_\_

B. Signature \_\_\_\_\_ President or Treasurer of the Parish Council  
 Print Name \_\_\_\_\_ Title \_\_\_\_\_

C. Signature \_\_\_\_\_ OR \_\_\_\_\_  
 Print Name \_\_\_\_\_ Metropolis Hierarch or Chancellor

**Section II. Priest's Year 2023 Contribution Option Election**

1. Monthly Pension Earnings \$ \_\_\_\_\_ (Salary, including housing allowance and FICA/SECA reimbursement, if any.)

2. Year 2023 Contribution/Accrual Options...check one:  
 3.5% Contribution with 1.0% pension benefit accrual during 2023  
 5.0% Contribution with 1.5% pension benefit accrual during 2023  
 6.5% Contribution with 2.0% pension benefit accrual during 2023

3. I hereby certify that the amounts in Section I, accurately reflect my remuneration for the years shown. Further, I hereby elect the Contribution/Benefit Accrual option checked above for calendar year 2023. I understand that this election may not be changed during the year.

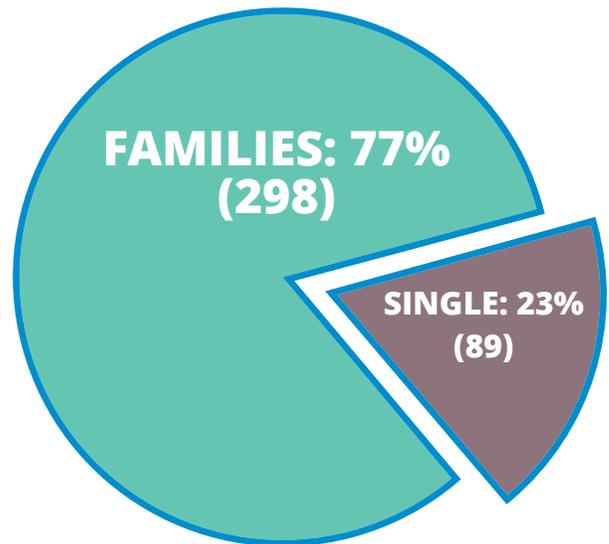
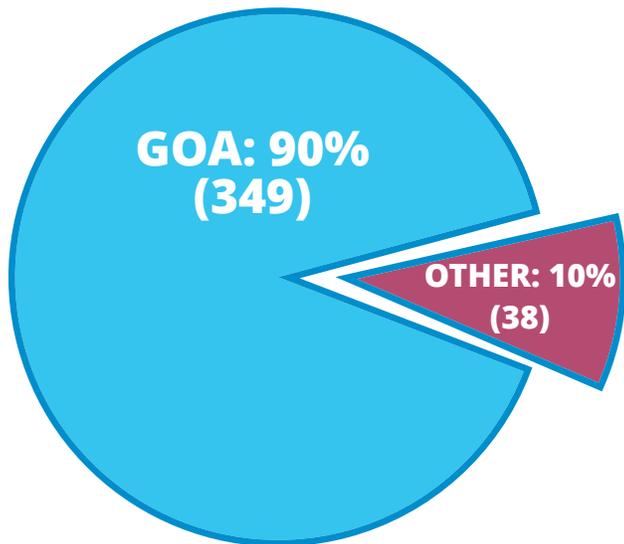
Date: \_\_\_\_\_ Priest's Signature \_\_\_\_\_

**IMPORTANT NOTICE ON REVERSE SIDE**

# Charts and Numbers

## Orthodox HealthPlan

**Current Total Enrollment: 387**



# Charts and Numbers

## Pension Fund

**Current Investment Mix**



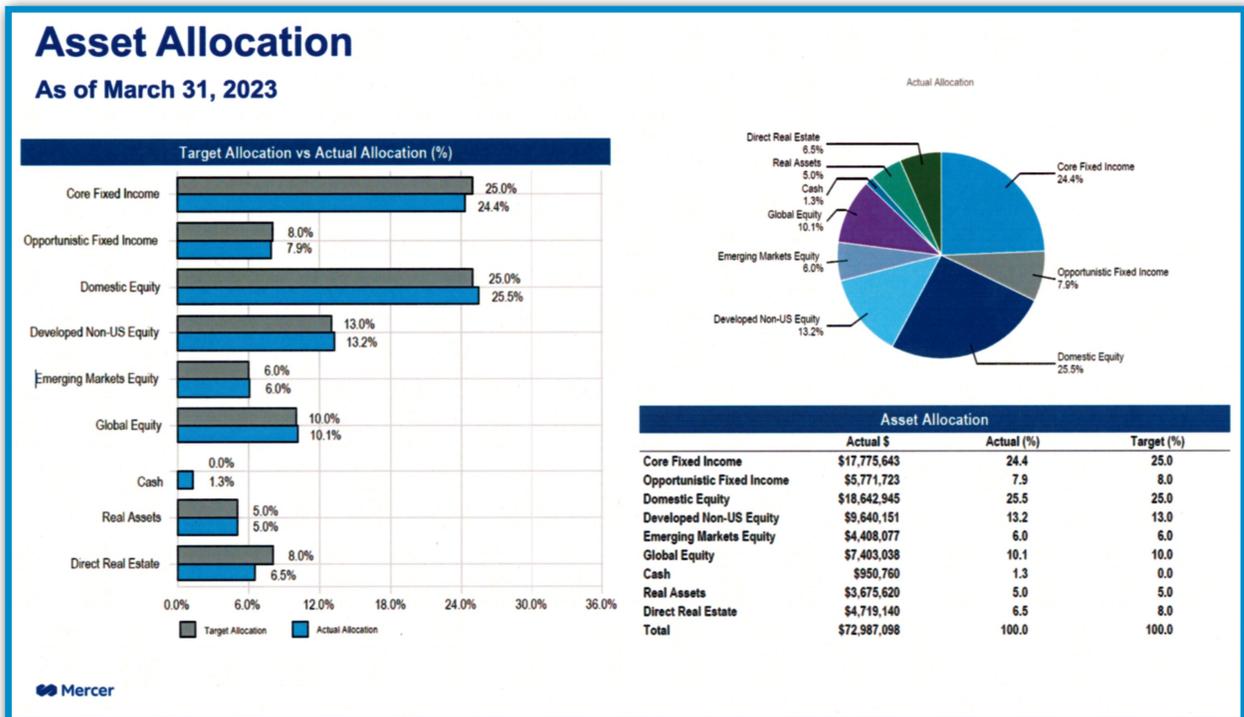
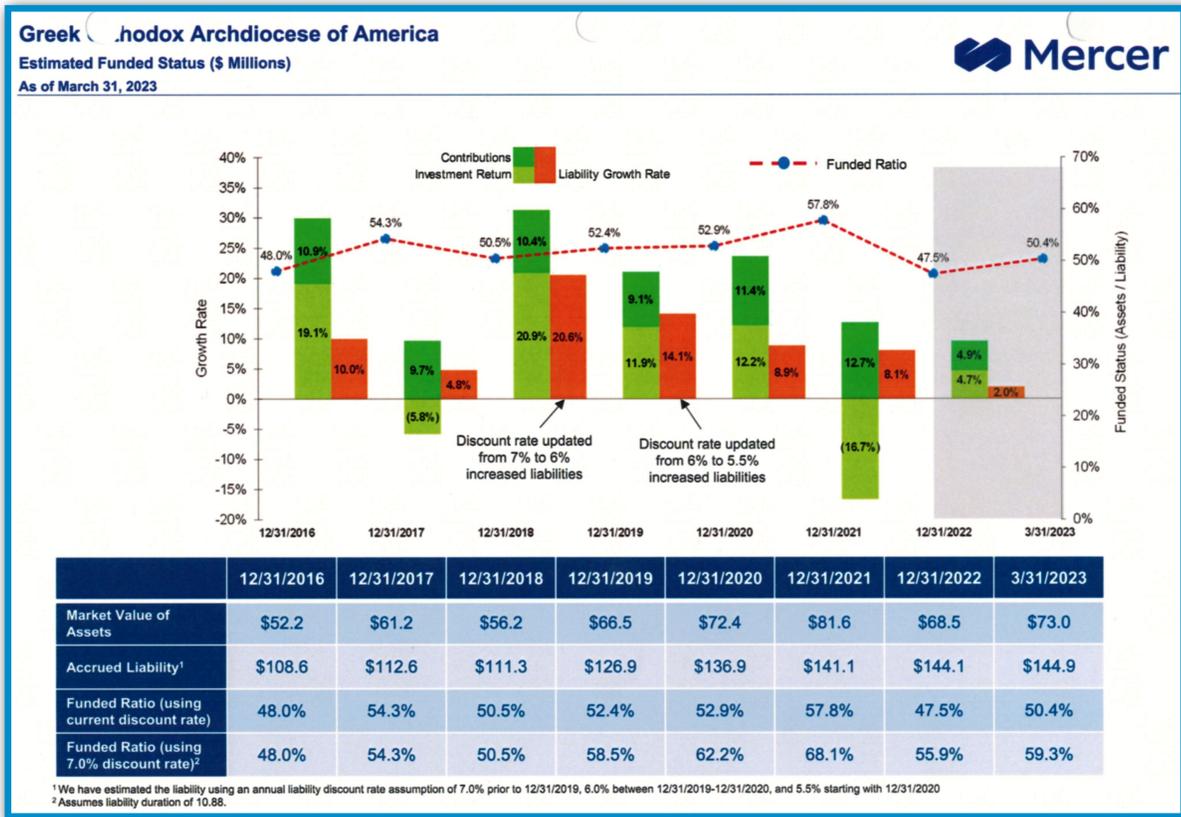
Fixed income,  
commodities,  
real estate

US and non-US equities  
and emerging markets



# Charts and Numbers

## Pension Fund



# Benefits Directory

## Who to Contact

### Archdiocese Benefits Office

8 East 79th Street, New York, NY 10075-0106

Phone: 212-570-3535

Email: [benefits@goarch.org](mailto:benefits@goarch.org)

Web: [benefits.goarch.org](http://benefits.goarch.org)

### Benefits Office Staff

- **Anna Vrettos, Director**  
Email: [avrettos@goarch.org](mailto:avrettos@goarch.org)
- **Vicky Yotides, Administrative Assistant**  
[vyotides@goarch.org](mailto:vyotides@goarch.org)
- **Peter Boulas, Accountant**  
[pboulas@goarch.org](mailto:pboulas@goarch.org)

### Archdiocese Benefits Committee

The **Archdiocese Benefits Committee** meets twice a year, each Spring and Fall, 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.

Email: [frjimcubs@comcast.net](mailto:frjimcubs@comcast.net).

**Voting Members:** Fr. James Greanias (CHI), Chairman; Fr. Mark Pakes (DEN), Vice-Chairman; Fr. Nicholas Anctil (AD); Fr. Basil Arabatzis (BOS); Fr. Soterios Baroody (GOA); Fr. Nikolas Karloutsos (GOA); Fr. John Mamangakis (GOA); Fr. Costas Pavlakos (NJ); Fr. James Retelas (SAN); Fr. Constantine Simeonidis (ATL); Fr. Simon Thomas (DET); Fr. John Touloumes (PIT); Mrs. Marissa Costidis (Lay Rep.); His Eminence Metropolitan Nathanael of Chicago (Liaison of the Holy Eparchial Synod).

**Ex-Officio Members representing Archdiocese Ministries:** Archdiocesan Presbyters Council (APC) - Fr. Mark Leondis; Retired Clergy Association (RCA) - Fr. Michael Kontogiorgis; National Sisterhood of Presvyteres (NSP) - Presvytera Mary Christy.

The **Administration Committee** meets at least four times a year. It is responsible for the operation of the Pension Plan. It establishes rules for its administration and acts on applications for pension benefits and related issues. Email: [frcostas@stkchurch.com](mailto:frcostas@stkchurch.com).

**Members:** Fr. Costas Pavlakos, Chairman; Fr. Nicholas Anctil; Fr. Soterios Baroody; Fr. Nikolas Karloutsos; Fr. John Mamangakis; Fr. John Touloumes.

The **Investment Committee** meets regularly to review the investment performance of the Pension Fund against established objectives and strategies. It establishes the investment guidelines and has the power to appoint and dismiss the funding agent(s). Email: [frmark@holytrinitydallas.org](mailto:frmark@holytrinitydallas.org).

**Members:** Fr. Mark Pakes, Chairman; Fr. Basil Arabatzis; Fr. Soterios Baroody; Fr. Nikolas Karloutsos; Fr. John Mamangakis; Fr. Constantine Simeonidis.

The **Insurance Plans Committee** meets as needed to consider issues related to the Archdiocese-sponsored insurance plans. It selects the insurance carrier, appoints the broker-administrator and negotiates benefits and rates. Email: [fathersimonthomas@gmail.com](mailto:fathersimonthomas@gmail.com)

**Members:** Fr. Simon Thomas, Chairman; Fr. Soterios Baroody; Fr. Nikolas Karloutsos; Fr. John Mamangakis; Fr. James Retelas; Fr. Costas Sitaras; Fr. John Touloumes.

The **Benevolence Committee** considers and acts on requests for financial assistance for clergy and their families. [frjames@annunciationsac.org](mailto:frjames@annunciationsac.org).

**Members:** Fr. James Retelas, Chairman; Fr. Basil Arabatzis; Fr. Soterios Baroody; Fr. Nikolas Karloutsos; Fr. John Mamangakis; Fr. Costas Pavlakos.

The information in this newsletter is for general information only. It is not legal, professional medical or financial advice. See the listed websites or contact points for specific information on any program.