

**Medical and Dental Renewal  
effective 1 January 2011**

In the midst of a tough economy, you should know your Medical Trust did a great job of keeping premium increases to a minimum. For medical premiums, the average monthly cost in 2011 is going up 6.5 percent. By way of comparison, double-digit increases are common in today's marketplace.

So it is with a sigh of grateful relief, that I present the monthly premiums for 2011:

<b>Medical</b>	<b>Single</b>	<b>Plus Spouse</b>	<b>Plus Children</b>	<b>Family</b>
Empire PPO 80/60	\$681	\$1,363	\$1,227	\$2,044
Empire EPO 80	\$641	\$1,280	\$1,154	\$1,921
Aetna National HMO	\$496	\$997	\$897	\$1,495
<b>Dental</b>				
Dental & Orthodontia PPO – \$25/\$75 deductible	\$46	\$92	\$83	\$138
Basic Dental PPO – \$50/\$75 deductible	\$34	\$68	\$61	\$102
Preventative Dental	\$12	\$25	\$23	\$37

Open enrollment materials should arrive mid-October to all people currently enrolled. All responses will be processed online.

If you do not submit an online enrollment, your current 2010 plan selections will continue in 2011, with the applicable premium increases. Plan descriptions can be found in the HR section of the diocesan website.

In order enroll online, you will need to use the password which should arrive by mail from the Medical Trust.

Please let me know if you have any questions or problems with the enrollment process.

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