



HEALTH ANNUAL STATEMENT

FOR THE YEAR ENDING DECEMBER 31, 2002
of the Condition and Affairs of the

One Health Plan of Ohio, Inc.

NAIC Group Code..... 0769, 0769 (Current Period) (Prior Period) NAIC Company Code..... 95663 Employer's ID Number..... 34-1845496

Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio Country of Domicile United States

Licensed as Business Type Other - Health Insuring Corporation

Is HMO Federally Qualified? Yes [] No [X]

Date Incorporated or Organized..... July 1, 1996 Date Commenced Business..... May 16, 1997

Statutory Home Office 25000 Country Club Blvd #140 North Olmstead OH 44070
(Street and Number) (City or Town, State and Zip Code)

Address of Main Administrative Office 13045 Tesson Ferry Road B2-91 St. Louis MO 63128 314-543-8388
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 13045 Tesson Ferry Road B2-91 St. Louis MO 63128
(Street and Number or P. O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 13045 Tesson Ferry Road B2-91 St. Louis MO 63128 314-543-8388
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.gwla.com

Statement Contact Glenn Melenbrink 314-543-8388
(Name) (Area Code) (Telephone Number) (Extension)
GMelenbrink@gwl.com 314-543-8543
(E-Mail Address) (Fax Number)

Policyowner Relations Contact PO Box 11111 Ft. Scott KS 66701 800-663-8081
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

President Karen Antoinette Smith Treasurer Glen Ray Derback
Secretary Richard George Schultz Chairperson.. Donna Anne Goldin

OTHER OFFICERS

Michael Allen Friedberg Gina Michaelle Sheridan

DIRECTORS

Donna Anne Goldin Fred Charles Riggall Martin Rosenbaum

State of..... Missouri State of..... Colorado
County of.... St Louis County of.... Arapahoe

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

(Signature)
Karen Antoinette Smith

(Printed Name)
President

(Signature)
Richard George Schultz

(Printed Name)
Secretary

(Signature)
Glen Ray Derback

(Printed Name)
Treasurer

Subscribed and sworn to before me this
.....day of, 2003
.....
Colorado Notary
NOTARY PUBLIC (Seal)

- a. Is this an original filing? Yes [X] No []
- b. If no:
1. State the amendment number
 2. Date filed.....
 3. Number of pages attached.....

Subscribed and sworn to before me this
.....day of, 2003
.....
Missouri Notary
NOTARY PUBLIC (Seal)

**Sch. A-Pt. 1
NONE**

**Sch. A-Pt. 2
NONE**

**Sch. A-Pt. 3
NONE**

**Sch. B-Pt. 1
NONE**

**Sch. B-Pt. 2
NONE**

**Sch. BA-Pt. 1
NONE**

**Sch. BA-Pt. 2
NONE**

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identifi- cation	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued December 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued December 31, Current Year, on Bonds in Default as to Principal or Interest	NAIC Desig- nation	Date Acquired	Effec- tive Rate of Interest
U.S. Government - Issuer Obligations																				
912810-DC-9	UNITED STATES OF AMERICA TREASURY BONDS		10.750	FA	02/15/2003			402,081	400,000	101.1250	404,500	480,578	16,242	43,000	(17,260)			1	02/05/1999	6.212
	USD Cost = 480,578 Par = 400,000																			
912827-2U-5	UNITED STATES OF AMERICA TREASURY NOTES		6.625	MN	05/15/2007			460,111	400,000	116.7190	466,876	460,578	3,441		(467)			1	12/17/2002	2.935
	USD Cost = 460,578 Par = 400,000																			
0199999	U.S. Government - Issuer Obligations							862,192	800,000	XXX	871,376	941,156	19,683	43,000	(17,727)	0	0	XXX	XXX	XXX
0399999	Total - U.S. Government							862,192	800,000	XXX	871,376	941,156	19,683	43,000	(17,727)	0	0	XXX	XXX	XXX
Special Revenue & Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Defined Multi-Class Residential Mortgage-Backed Securities																				
United States																				
911760-MC-7	VENDEE MORTGAGE TRUST CMO SER.1999-1		6.500	MTLY	08/15/2020	07/01/2004	100.000	331,265	330,453		331,265	338,818	1,790	21,480	(3,510)			1PE	02/19/1999	5.866
	USD Cost = 338,818 Par = 330,453																			
911760-MN-3	VENDEE MORTGAGE TRUST CMO SER.1999-2		6.500	MTLY	07/15/2019	04/01/2004	100.000	124,045	124,574		124,045	122,978	675	8,097	468			1PE	06/17/1999	6.892
	USD Cost = 122,978 Par = 124,574																			
911760-NK-8	VENDEE MORTGAGE TRUST CMO SER.2000-1		7.250	MTLY	12/15/2020	04/01/2004	100.000	1,391,328	1,400,517		1,391,328	1,371,194	8,461	101,538	13,385			1PE	02/17/2000	7.993
	USD Cost = 1,371,194 Par = 1,400,517																			
911760-PF-7	VENDEE MORTGAGE TRUST CMO SER.2000-3		7.500	MTLY	09/15/2023	10/01/2004	100.000	366,388	366,163		366,388	369,481	2,289	27,462	(2,311)			1PE	09/21/2000	7.159
	USD Cost = 369,481 Par = 366,163																			
911760-PT-7	VENDEE MORTGAGE TRUST CMO SER.2001-1		7.000	MTLY	12/15/2023	09/01/2005	100.000	776,047	770,000		776,047	781,490	4,492	53,900	(3,359)			1PE	02/16/2001	6.615
	USD Cost = 781,490 Par = 770,000																			
	U.S.							2,989,073	2,991,707	XXX	2,989,073	2,983,961	17,707	212,477	4,673	0	0	XXX	XXX	XXX
	Total States and US							2,989,073	2,991,707	XXX	2,989,073	2,983,961	17,707	212,477	4,673	0	0	XXX	XXX	XXX
2799999	Special Revenue & Assessment Obligations - Defined Multi-Class Residential Mtg.-Backed Securities							2,989,073	2,991,707	XXX	2,989,073	2,983,961	17,707	212,477	4,673	0	0	XXX	XXX	XXX
3199999	Total - Special Revenue & Special Assessment Obligations							2,989,073	2,991,707	XXX	2,989,073	2,983,961	17,707	212,477	4,673	0	0	XXX	XXX	XXX
Totals																				
5499999	Total - Issuer Obligations							862,192	800,000	XXX	871,376	941,156	19,683	43,000	(17,727)	0	0	XXX	XXX	XXX
5699999	Total - Defined Multi-Class Residential Mortgage-Backed Securities							2,989,073	2,991,707	XXX	2,989,073	2,983,961	17,707	212,477	4,673	0	0	XXX	XXX	XXX
6099999	Grand Total - Bonds							3,851,265	3,791,707	XXX	3,860,449	3,925,117	37,390	255,477	(13,054)	0	0	XXX	XXX	XXX

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Sch. D-Pt. 2-Sn. 1
NONE

Sch. D-Pt. 2-Sn. 2
NONE

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
Bonds - U.S. Government							
912827-2U-5	UNITED STATES OF AMERIC 6.625% 05/15/07	12/17/2002	GOLDMAN SACHS		460,578	400,000	2,489
	USD Cost = 460,578						
0399999	Total - Bonds - U.S. Government				460,578	400,000	2,489
6099997	Total - Bonds - Part 3				460,578	400,000	2,489
6099999	Total - Bonds				460,578	400,000	2,489
7299999	Total - Bonds, Preferred and Common Stocks				460,578	.XXX	2,489

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
Bonds - Special Revenue and Special Assessment															
United States															
911760-LL-8.....	VENDEE MORTGAGE TRUST C 6.750% 09/15/11	01/01/2002	Paydown.....		28,583	28,583	29,061	28,564	19				0	161	
	USD Cost = 29,061.....												0		
911760-MC-7.....	VENDEE MORTGAGE TRUST C 6.500% 08/15/2	12/01/2002	Paydown.....		69,547	69,547	71,307	70,456	(910)				0	4,296	
	USD Cost = 71,307.....												0		
911760-MN-3.....	VENDEE MORTGAGE TRUST C 6.500% 07/15/11	12/01/2002	Paydown.....		35,426	35,426	34,972	35,143	284				0	2,158	
	USD Cost = 34,972.....												0		
911760-NK-8.....	VENDEE MORTGAGE TRUST C 7.250% 12/15/2	12/01/2002	Paydown.....		699,483	699,483	684,837	688,208	11,275				0	46,675	
	USD Cost = 684,837.....												0		
911760-PF-7.....	VENDEE MORTGAGE TRUST C 7.500% 09/15/2	12/01/2002	Paydown.....		133,837	133,837	135,050	134,764	(927)				0	9,150	
	USD Cost = 135,050.....												0		
	U.S.....				966,876	966,876	955,227	957,135	9,741	0	0	0	0	62,440	XXX
	Total States and US.....				966,876	966,876	955,227	957,135	9,741	0	0	0	0	62,440	XXX
3199999	Total - Bonds - Special Revenue & Assessment.....				966,876	966,876	955,227	957,135	9,741	0	0	0	0	62,440	XXX
6099997	Total - Bonds - Part 4.....				966,876	966,876	955,227	957,135	9,741	0	0	0	0	62,440	XXX
6099999	Total - Bonds.....				966,876	966,876	955,227	957,135	9,741	0	0	0	0	62,440	XXX
7299999	Total - Bonds, Preferred and Common Stocks.....				966,876	XXX	955,227	957,135	9,741	0	0	0	0	62,440	0

**Sch. D-Pt. 5
NONE**

**Sch. D-Pt. 6-Sn. 1
NONE**

**Sch. D-Pt. 6-Sn. 2
NONE**

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Design- nation	17 Effective Rate of Interest
				5 Rate of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	14 Gross Amount Received			
Class One Money Market Mutual Funds																
United States																
000000-00-0..	FEDERATED PRIME CASH OBLG FND #10 - 2002.....	12/31/2002	BANK of NEW YORK.....			01/01/2003	585,793				585,793	750	867		1....	1.747
	United States.....						585,793	.0	.0	.0	585,793	750	867	0	XXX	XXX
7899999	Class One Money Market Mutual Funds.....						585,793	.0	.0	.0	585,793	750	867	0	XXX	XXX
8099999	Grand Total - Short-Term Investments.....						585,793	(a).....0	.0	.0	585,793	750	867	0	XXX	XXX

(a) Includes \$.....0 other than accrual of discount and amortization of premium.

**Sch. DB-Pt. A-Sn. 1
NONE**

**Sch. DB-Pt. A-Sn. 2
NONE**

**Sch. DB-Pt. A-Sn. 3
NONE**

**Sch. DB-Pt. B-Sn. 1
NONE**

**Sch. DB-Pt. B-Sn. 2
NONE**

**Sch. DB-Pt. B-Sn. 3
NONE**

**Sch. DB-Pt. C-Sn. 1
NONE**

**Sch. DB-Pt. C-Sn. 2
NONE**

**Sch. DB-Pt. C-Sn. 3
NONE**

**Sch. DB-Pt. D-Sn. 1
NONE**

**Sch. DB-Pt. D-Sn. 2
NONE**

**Sch. DB-Pt. D-Sn. 3
NONE**

**Sch. DB-Pt. E-Sn. 1
NONE**

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
SPECIAL DEPOSITS WHICH ARE NOT FOR THE BENEFIT OF ALL POLICYHOLDERS						
Ohio						
OH00001	B	UNITED STATES OF AMERICA TREASURY BONDS	10.75 Ohio, BNY State Deposit, State Policyholders	400,000	402,081	404,469
OH99999	Ohio			400,000	402,081	404,469
XX99999	Total - All Special Deposits NOT Held for Benefit of all Policyholders, Claimants, & Creditors of the Company...			400,000	402,081	404,469
9999999	Totals			400,000	402,081	404,469

(a) Includes \$.....0 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.