



Outreach™

Christian Brothers Services

A Catholic Church Organization Serving the Church

Looking

Ahead:

New Programs, New Possibilities

by John Airola:

Managing Director, Employee Benefit Services Division

One of our goals at the Christian Brothers Employee Benefit Trust is to meet all of our participants' unique healthcare needs. We are continually investing in health and wellness programs that will benefit our member employers and help keep our participants healthier and more productive. In doing so, we are extremely pleased to announce the following value-added programs, which will become effective in late 2008/early 2009.

Flu Shot Program

In the U.S., an estimated 25-50 million cases of the flu are recorded each year, producing 150,000 hospitalizations and 30,000 – 40,000 deaths. The flu also carries a considerable economic burden in terms of healthcare costs, millions of working hours/days lost, and social ramifications. The Christian Brothers Employee Benefit Trust's Free Flu Shot Program is brought to you with support from Maxim Health Systems, and will be available in October and November at no cost to covered employees and their enrolled dependents. The success of our flu shot program means lower absenteeism and higher productivity for our members.

American Cancer Society Quitline®

The Christian Brothers Employee Benefit Trust knows that quitting tobacco is extremely difficult. It can take up to seven attempts or more to successfully "kick the habit". That's why we've taken the initiative to partner with the American Cancer Society, to bring you Quitline®. The Quitline® Program is a telephone-based program that has helped thousands of people double their chances of quitting for good. This clinically-proven program provides counseling sessions tailored to the participant, with focus on preparing for their quit attempt and long-term success. Also offered are self-help booklets designed to keep participants *(continued on page 7)*

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Welcome Aboard!

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From the President

A Vote of Confidence

Historic occasions often begin with small movements that gain momentum. Witness the upcoming Presidential elections this November. Several years ago, most of the major candidates were elected public officials with unstated aspirations for President. Through the primaries, the shake out began – as the front runners emerged, the less popular candidates dropped out and the ones with the most delegates became the respective parties nominees.

As we approach the elections, we examine the candidate's character, past experience, voting records, platform on issues and other considerations. Then, as best we can in good faith, we make our individual vote for the candidate who we feel can provide the appropriate leadership for our country at this time.

As both a Catholic and head of a service company that works exclusively with Catholic institutions and congregations, I have confidence in the people of God who comprise the Catholic Church in the United States. And I firmly believe the Spirit is working to build up the Church via good leadership.

For example, the fine records and direction of the Leadership Conference of Women Religious and the Conference of Major Superiors of Men has brought stability and confidence to the ministry of thousands of religious. The vision of six national

Catholic organizations to collaborate in leadership projects, like the Emerging Models Project that culminated in the National Ministry Summit this past April, instills confidence that we can work together to face the future of ministry.

Consider the very recent Platform for the Common Good, organized by the Catholics Alliance for the Common Good and NETWORK, a National Social Justice Lobby. This ground-breaking Convention for the Common Good provided influential leadership to help Catholics cast a political ballot to restore confidence in a more just role for individuals, communities and government. Make sure to visit www.votethecommongood.com for more information.

This issue of Outreach outlines several votes of confidence from customers in the programs that Christian Brothers Services provides. Our mission is to serve the managerial and administrative needs of Catholic organizations. That is what we do. On behalf of the 185 employees who work here, I cast our vote of confidence in you for the marvelous work that you do to further the Gospel of Jesus Christ. Thank you for the privilege of serving you.



Michael Quirk, FSC
President and CEO

"Preach the Gospel at all times; if necessary, use words."
~ Francis of Assisi

A Vote of Confidence: Information Protection

by Tom Drez:

Managing Director
Information & Communication Services Division

Information protection is an extremely important topic at Christian Brothers Services. As stewards of your data, we regard the information of every customer as a precious asset. You have entrusted us with a wide array of your information spanning health care, retirement, property and casualty, and more, and we are committed to protecting it. Ensuring that your confidential and private information remains secure and protected at all times is one of the most important activities that we undertake.

Information protection is a term that includes both security and privacy. Security refers to the means of protection while privacy refers to who can access particular information. We view information protection as a process that needs to be continually re-evaluated to ensure that risks are managed and threats are mitigated as best as possible and reasonable. This includes compliance with all necessary regulations (e.g. Health Insurance Portability and Accountability Act of 1996, aka HIPAA.)

The key, however, is to achieve information protection by implementing security that does not adversely affect access by those that need access to the information. We use the Internet – website and email -- as the main vehicle to provide access to information. Our website is our *(continued on page 7)*

A Vote of Confidence: Having a Self-Insured Medical Plan for a Religious Community

An Inside Look at the Jesuit Health Trust,
administered by Christian Brothers Services

by Fr. Fran Dyer, OP:

Managing Director
Health Management Services for Religious

Fr. Eugene Dutkiewicz, SJ is the Provincial Treasurer of the Wisconsin Province of the Society of Jesus. He is one of the seven trustees of the Jesuit Health Trust, a self-insured medical trust that pays the medical expenses of about 1,750 Jesuits in six provinces throughout the United States. This article is an excerpt of an interview with Fr. Dutkiewicz about the benefits of operating a self-insured medical program.

How did the Jesuit Health Trust get started?

“Our experience goes back to 1991. I had started our own self-insurance program for a year or two and found it very advantageous. I talked with Christian Brothers people in Romeoville and initially I was thinking of joining the Religious Health Trust but they said we were too big a group. I asked about the possibility of doing the trust for us and they agreed.”

What do you like about the Jesuit Health Trust?

“We’ve been happy that there is no co-pay and we don’t have to worry about an insurance company having to make a profit of 7-10% a year. So, that is savings that we have for ourselves. No insurance company is in this business to lose money. They have to make a profit for their investors.

Christian Brothers Services offers service that is very good and timely. Usually, they get payments out two or three weeks after they get the bill. This has been very good for us because the report from our doctors and hospitals is that we’re a good paying customer for them.



I like the fact that with the Jesuit Health Trust our guys are covered anywhere they go in the United States. I had a couple instances where Jesuits were at an institution and because they had health problems and were moved, their new insurance would not cover them. They couldn’t get into the insurance program at the other institution with pre-existing conditions. Not so with our program.”

“If we discover a member who needs some extra coverage, all I have to do is call the other five trustees and we make a decision.”

Do you have better control over the medical care?

“What has been helpful is that we can make our own decisions on what’s going to be covered. For each one of the provinces in the trust, their treasurer is a trustee of the trust. We meet twice a year and make decisions on raising or increasing coverage in certain areas. If we discover a member who needs some extra coverage, all I have to do is call the other five trustees and we

make a decision. So it’s something that is very helpful to us because we’re in charge. We don’t have to go with what others in the insurance company decide.

What advice would you give other religious institutes who want to start their own self-insured trust?

“Basically I would say make sure you have enough members. If you’ve only got a handful of members that’s kind of hard to do because you need to be able to spread the cost over a larger number of people. For a community of 20 members, it probably wouldn’t make sense to do something like this. That’s the nice thing about the Religious Comprehensive Trust that the Christian Brothers run. Orders can join something like that and get some savings.”

For a copy of the full text of this interview, please contact Fr. Fran Dyer, OP, Managing Director at 800.807.0100, x2940 or e-mail him at fran_dyer@cbservices.org

A Report From the Sisters of Mercy of the Americas: New York, Pennsylvania, Pacific West Community, Inc.

by Michael Vollmer:

Risk Manager
Risk Management Services Division

Beth Fluharty is the Chief Financial Officer of the Sisters of Mercy of the Americas New York Pennsylvania Pacific West Community Inc. (NyPPaW), which has its administrative site in Buffalo, NY. The community began operation on January 1, 2008. The new community includes the regional communities that were located in Rochester and Buffalo, NY; Pittsburgh and Erie, PA; and the Philippines. Before the reconfiguration, Beth served the Rochester community for 15 years as Chief Financial Officer and was hired as the CFO of the new reconfigured community.

For the past 5 years, the 25 regional communities of the Institute of the Sisters of Mercy of the Americas have been engaged in a reconfiguration process which will ultimately consolidate 25 Regional Communities into six Communities plus the national office. The regional communities that combined to form Sisters of Mercy of the Americas New York, Pennsylvania, Pacific West Community had been having informal discussions for at least five years before that. The finance officers from each community met periodically and compared policies, practices and procedures.

Once the reconfiguration process started in earnest, the leadership teams of the regional communities appointed workgroups to assist in the reconfiguration process. The finance officers from each community were appointed to the Finance Workgroup along with several members from each community who had experience and background in financial matters. The workgroup received specific topics and work tasks from the leadership teams. The group developed a work list and timeline. The group met in person two to three times a year

“The [Christian Brothers] people genuinely care for the Sisters of Mercy and bend over backwards to make sure they get the best possible service.”



over a two year period and conducted the rest of the business by conference call. Many tasks were split into subcommittee work.

The goal of the committee was to develop consistent practices that would benefit the reconfigured institute.

These practices would be implemented within the regional communities as the reconfiguration process evolved so that there would be a common basis when all four communities were unified. The combined leadership of the communities made the final decision on the recommendations made by the Finance Group, which were communicated to the different regional communities by written

reports or community meetings.

Regarding coverage for property and casualty exposures, three of the four communities belonged to the Risk Pooling Trust before the reconfiguration; another was using a local broker. The three member communities that had belonged to the Risk Pooling



Slowing the Copper Crime Wave: Tips for Preventing Copper Theft

by Roger Duffield:

Manager of Risk & Claim Services
Risk Management Services Division

Copper theft has been on the rise the last several years. The demand, by developing nations, for semi precious metals has pushed up the prices of copper and bronze to all time highs. This increase in copper pricing, along with the current state of the economy have fueled the recent rash of thefts nationwide. Thieves are stealing copper and bronze from not only construction sites, but also, unsecured buildings, homes, and churches in the form of piping, wiring, connectors, and even statues, to sell to scrap metal yards for instant cash. While you may think you have nothing to worry about, it never hurts to take a few extra precautions. Christian Brothers Risk Management Services has compiled a list of tips to help you reduce your risk of copper theft.

Claims data compiled by Zurich Services Corporation, show that 65% of losses occur over weekends and at primarily idle and unmanned facilities and construction sites.* Therefore, the number one measure your organization can take to reduce the risk of copper theft is to secure any vacant properties or buildings by boarding them up. Additionally, making frequent inspection trips to that property, hiring a security guard or installing a security system can also help reduce your risk.

Construction and renovation projects are also at high risk for copper theft. Ensure that your organization's contract with the renovation or construction company takes into consideration, and provides for, contractor oversight on construction/renovation sites. This should include security of all tools, equipment and building materials. Also, try to schedule copper deliveries to occur just before use; however, if there are large quantities of copper on hand, store them in lockable buildings, containers, or under tarps large enough to cover the entire supply.

These are just a few suggestions to help your organization reduce the risk of copper theft. To obtain a flyer with additional tips for preventing copper theft, or for information on any of our other risk management programs, please call Laura Hart at 800.807.0300, x3054 (email: laura_hart@cbservices.org), or visit our website at www.cbservices.org/rms.

*"Risktopics: Copper and bronze theft epidemic." Zurich Services Corporation. May 2008.

Trust had been participants for several years and were satisfied with the level of service, attention and quality of the program. When the time to discuss coverage needs arose, a team comprised of Br. Mark Emken, Sr. Carmel Caputo, CND, and Carol Filas from Christian Brothers Risk Management Services met with Beth Fluharty and Tom Guelcher (the Finance Officer from Erie), who would be working with the risk management area within NyPPaW.

Carol Filas had worked with many Sisters of Mercy communities, including Buffalo, Pittsburgh and Rochester, and was well versed with some of the reconfigurations that had already taken place. Previously, Sr. Carmel had served as the finance officer for two of the Mercy regional communities in the Northeast and was familiar with the people and processes. She provided valuable insights into the reconfiguration process and provided general assistance where possible. With that prior involvement, NyPPaW and the team from Christian Brothers Services were able to work knowledgeably and easily together toward the goal of finding the best immediate solution for the Sisters of Mercy. This working relationship and past history was especially helpful in making sure the

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To Freeze or To Merge? That is the Question for Your Defined Benefit Pension Plan

by Jim Ceplecha:

Managing Director
Retirement Planning Services Division

In these days of uncertain financial future, many Catholic employers are torn between two realities. Providing retirement security for their loyal employees is a practice in social justice. Dealing with the harsh realities of scarcity of resources requires that all expenditures be reviewed, including pension costs. Often, freezing or terminating the employee pension plan seems like an easy solution to relieve restricted budget funds, but how does that impact employees?

A defined pension plan is a retirement benefit with a guaranteed income. Since these plans tend to be costly for a small group, some employers contemplate terminating these plans to save money. Catholic employers with pension plans with a large employee base contemplate freezing the benefit to control funding levels.

Merging a defined benefit plan with a larger plan can increase retirement benefits to their employees significantly with little or no increase in contributions. In a number of situations, employers have increased their benefit formula substantially while decreasing their contributions when they merged their current plan with the Christian Brothers Employee Retirement Plan. We have assisted many Catholic groups with their own defined benefit plans

“In every merger, the benefits increased for the employees and/or the contributions decreased for the employer.”



through a merger with the Employee Retirement Plan. In every merger, the benefits increased for the employees and/or the contributions decreased for the employer.

By joining a multiple employer retirement plan, Catholic organizations add an extra layer of protection to the benefits. For example, consider potential bankruptcy or a cease in operations. Qualified retirement plans are generally protected from creditors. However, the extra layer of protection insulates an employer, employees and retirees because they are part of a larger multiple employer plan. There is greater leverage in larger numbers. The message that you send to your employees is one of greater security and concern for

their welfare.

If your organization offers a defined benefit plan and might be interested in exploring the advantages of merging that plan, please contact me at 800.807.0100, x2630, to learn more. It doesn't cost anything to ask and it might just help answer the question, to freeze or to merge.

the reconfiguration cycle – possibly in conjunction with other Communities. The track record of the regional communities who had been with the Risk Pooling Trust was more than satisfactory which led to the anticipation that the level of service for the reconfigured entity would be equally high.

When asked about the value of the Risk Pooling Trust, Beth remarked that the people genuinely care for the Sisters of Mercy and bend over backwards to make sure they get the best possible service.

For more information on what issues to address when consolidating property or casualty coverages for multiple locations, please call Michael Vollmer, Risk Manager, at 800.807.0300, x3024, or e-mail him at michael_vollmer@cbservices.org

(Sisters of Mercy: continued from page 5)

impact of ministry activities was fully understood and included, where necessary, in the insurance process.

The Christian Brothers team documented the risk exposures of all four of the regional communities in a spreadsheet to identify contributions, limits and deductibles and discover any coverage gaps. The consolidated view allowed the team to determine lower aggregate pricing for the reconfigured institute.

Since the deadline for reconfiguration was approaching rapidly, the finance group decided not to initiate formal request for proposal with a variety of providers at that time. A formal bid process will be conducted later in

(Looking Forward: continued from cover)

motivated and prepared for life without tobacco, as well as Nicotine Replacement Therapy (NRT), including the nicotine patch, gum, and lozenge, all of which can be provided in conjunction with the counseling program.

Employee Assistance Program

Employee Assistance Programs, or EAP's, provide resources for daily life and job performance issues, thereby increasing employee satisfaction and productivity. The EAP is designed to assist employers, employees, and their families with managing work and life's daily challenges. EAP's promote a healthy, less stressful lifestyle, while providing resources and support during crisis. Employers use the EAP as an effective tool that compliments human resources and improves managerial effectiveness. Services provided in the EAP include telephonic and face-to-face assessment, crisis counseling, professional intervention, short-term counseling, follow up, treatment referral, online educational resources, and provider search capability. The Christian Brothers Employee Benefit Trust Employee Assistance Program can reduce absenteeism and turnover, and help your employees maintain higher morale and productivity.

Hearing Aid Discount Program

Roughly one out of 10 Americans hears so poorly that s/he could benefit from a hearing aid. With that in mind, after careful consideration, American Hearing Benefits Inc. was chosen to administer the Christian Brothers Employee Benefit Trust Hearing Aid Discount Program. The AHB Hearing Aid Discount Plan offers significant discounts on hearing aids including completely-in-the-canal models.

Services for this program include:

- Free annual hearing screenings for members, their spouse, children, parents, and grandparents
- Referrals to local providers with reputations for high-quality and honest service
- Up to 60% off suggested retail prices
- A full two-year extended warranty included with every purchase at no additional charge

These are just a few examples of the many programs included with the membership in the Christian Brothers Employee Benefit Trust. For more information on any of our health and wellness initiatives, please feel free to contact me at 800.807.0100, x2450. Thank you.

(Information Protection: continued from page 2)

electronic front door and information portal. Through it, we provide secure access to the following:

- On-line Administrator's Section (www.cbsecurities.org/members)
- Secure Message Center (www.cbsecurities.org/smc)

We are also very concerned about identify theft. When it comes to certain types of transactions, we take the time to talk to you directly to ensure that we know the origin and validity of a transaction instead of blindly accepting transactions on-line. Also, when you login to our website, you'll see this icon that you can click for information on steps you can take to protect your identity:



For more information, please visit our website and point your browser to the following links:

- www.cbsecurities.org/privacy
- www.cbsecurities.org/security
- www.cbsecurities.org/members

Thank you for the privilege of serving you.
For additional information, contact Tom Drez, 800.807.0100, x2930, or email him at tom_drez@cbsecurities.org

24 Hours a Day Access

**You can send or obtain information
24 hours a day, 7 days a week
by using the following methods:**

WEB

www.cbsecurities.org

E-MAIL

firstname_lastname@cbsecurities.org
(i.e. john_doe@cbsecurities.org)

After Hours Support

800.807.0100

With our night menu in effect, you can leave both emergency and non-emergency messages, for all plans and programs. Emergency messages will prompt an immediate call back by us.



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Welcome Aboard!

Employee Benefit Trust

- Amate House, IL
- DFMC National Office, TX
- Good Shepherd Mission, SC
- Harvest Houses, NY
- Holy Cross High School, NY
- Ignatian Spirituality, IL
- Jesuit College Prep, TX
- Saint Vincent De Paul, WI
- Sisters of Mercy/South Central, MD
- Sisters Place, PA

Website Hosting and Design

- Religious Congregations Vocations Committee, Archdiocese of Santa Fe, NM
- Sisters of the Precious Blood, OH
- Congregación del Santo Niño Jesús, Chile

403(b) Plan

- Benedictine Missionary Sisters, NE
- Holy Trinity Fathers, MD
- Institute of Mission Helpers, Inc, MD
- Sisters of Mercy of the Americas /NYPPAW, NY
- Sisters of Mercy of the Americas /South Central, NC
- Sisters of Mercy of the Americas /West Midwest, NE
- St. Thomas the Apostle Church, MT
- The Trinitarians, MD

Employee Retirement Plan

- Church of Donatus, MN
- Gasper River Catholic Retreat Center, KY
- Rosary Chapel, KY
- Sacred Heart Parish, MO
- St. Gertrude Church, MN

- Sisters of Mercy of the Americas /NYPPAW, NY
- Sisters of Mercy of the Americas /South Central, NC
- Sisters of Mercy of the Americas /West Midwest, NE

Risk Pooling Trust

- Apostleship of Prayer, Inc., WI
- Christ the King Jesuit College Prep, IL
- Collaborative Dominican Novitiate, MO
- Heartbeats, Inc., OH
- Salesian Missions, NY
- Servants of Mary Ministers to the Sick, CA
- Sisters of St. Francis of the Holy Cross Inc, WI
- The Family Rosary Inc. MA
- The Jesuit Retreat Center of Los Altos, CA

Religious Comprehensive Trust

- Carmelite Nuns, WI