

Understanding ■ Protecting ■ Guiding



*Serving the Catholic Church since 1960*



CHRISTIAN  
BROTHERS  
SERVICES





## Our Lasallian Mission

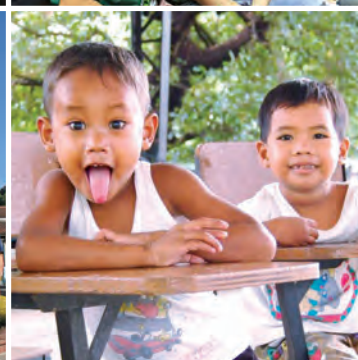
# Transforming Lives Since 1680

The Brothers of the Christian Schools, the largest Order of Brothers in the Roman Catholic Church, was founded by Saint Jean Baptiste de La Salle. De La Salle, a 17th century French cleric, saw the need to establish schools for the children of the working class and poor in his native city, Reims. Since those humble beginnings, the Lasallian mission has grown into an international education mission of elementary and secondary schools, universities and technical colleges, retreat centers and social services. Saint Jean Baptiste de La Salle was declared the patron saint of teachers in 1950.

At Christian Brothers Services, we strive to continue the educational mission Saint De La Salle set forth. While we may not have students in classrooms, our work in understanding, protecting and guiding our members and providing plans and programs that help them fulfill their distinct missions, is an exemplary expression of Saint De La Salle's vision.

Our mission is to serve the Catholic Church community and other faith-based organizations by responding to their managerial needs, which provides funding for the Lasallian mission. We contribute to providing a human and Christian education to more than 70,000 students in the United States and Canada and hundreds of thousands more students throughout the world.

By being a member of any of our Trusts or programs, you help ensure a Catholic education to students around the globe.





# Christian Brothers Services

## A History of Service

Christian Brothers Services is a nonprofit organization that administers cooperative programs in the areas of health, retirement, property/casualty, technology, school management, finance and administration to religious organizations.

Founded in 1960 by Brother Joel Damian, FSC, Christian Brothers Services began as a mutual cooperative purchasing group for Chicago area high schools conducted by the De La Salle Christian Brothers. Under Brother Damian's leadership, the Brothers realized that pooling the financial resources and risk exposures of the schools would allow both the congregation and the individual institutions greater financial strength and leverage to purchase better coverage, with higher limits, at significantly reduced costs – benefits that commercial insurance carriers could not offer nonprofit organizations.

Over time, the company has grown to administer and serve seven Trusts, which provide a variety of programs to congregations, organizations and dioceses.

Christian Brothers Services and these Trusts are not insurance companies but are plans in which member organizations pool their financial contributions to realize greater financial strength and increased purchasing power, which translates to better coverages at significantly reduced rates. The approach of pooling risk and participating in self-funded plans for health, retirement and property/casualty help protect member organizations from the large premium fluctuation which often can be experienced when purchasing traditional insurance. In addition, there is more flexibility within a Trust plan, from greater choices of coverages and benefits to a vast array of risk management services and health benefit programs. Christian Brothers Services is the administrator for the Trust plans; however, each Trust is governed by its own board of trustees elected from participating member organizations.

As the Catholic Church continues to change, so does Christian Brothers Services. To service its members more effectively, in recent years, Christian Brothers Services has expanded its offerings to include financial, managerial and administrative consulting to religious organizations, orders, schools and dioceses.

# Christian Brothers Services Leadership



Patrick Lynch, CFA  
President/ CEO



Brother Joel Damian, FSC  
1960 - 1985



Brother Michael Quirk, FSC, Ed.D.  
2008 - 2022



Brother William Walz, FSC  
1985 - 2007

# Health Plans

*Since 1977, Christian Brothers Services has worked with Catholic organizations and dioceses to design and administer comprehensive, cost-effective employee health and wellness benefits, including: medical, prescription drug, vision, dental, long-term disability and term life. These programs are designed exclusively for the benefit of the Catholic Church and are sensitive to the unique needs of Catholic employers.*



## Medical

Currently, the Christian Brothers Services Employee Benefit Trust (CBEBT) serves over 400 customers, with nearly 30,000 lives covering over 45,000 members located throughout the United States. Our customers include schools and universities, parishes, dioceses, volunteer organizations, charitable organizations, thrift stores, and nursing homes. The medical plan provides comprehensive benefits, including preventive care, with a choice of deductibles and copayment levels. Managed care has brought about cost-effective plan utilization without sacrificing quality. The CBEBT has negotiated with several regional and national PPO networks to obtain significant discounts off billed charges.

## Prescription Drugs

Prescription drug coverage is available with all medical plan designs. The integrated plan, provided through a national pharmacy benefits manager, offers prescription service at both retail and mail-order pharmacies. The program includes more than 99% of all retail pharmacies across the United States. Our long-term home delivery program can offer significant savings to participants with the ease of no-hassle refills.

## Dental

Our dental plan is a comprehensive plan providing preventive, basic and major dental care, with the freedom of choice of providers. We also have an orthodontia plan available which can be added at the employer's request.

## Vision

Although the medical plan provides coverage for medical conditions, our vision plan assists in covering the cost for exams, lenses and frames. The participants are able to seek care from any provider they choose.

## Term Life

Group Life Insurance is provided to each eligible employee. This includes accidental death and dismemberment benefits. Life insurance is available in either multiples of salary: x times pay to a maximum of \$150,000 or in flat amounts of \$10,000/employee, \$20,000/employee, etc.

## Long-Term Disability/Short-Term Disability

Disability benefits are provided to each eligible employee. The plan pays a percentage of salary to those disabled due to injury or illness. For both Term Life and Long/Short term Disability, MetLife and CBEBT teamed up to help make benefit decisions simpler for members and their families who participate in the Trust.

## Flexible Spending Accounts (FSA)

The Flexible Spending Account (FSA) program can be integrated with the medical plan and is administered through a third party. The program is voluntary for employees who participate by electing to have a certain amount deducted from their paychecks (gross earnings) before taxes and set aside in flexible spending accounts. As an employer, you act as the sponsor for the FSA program at your workplace. Your role is to maintain the money until the participant incurs valid expenses, at which time the participant requests reimbursement.

# Health Plans

## Services for Member, Employers

- ▶ Customized plan design, which allows employers to select/create coverage to fit the needs of their employees
- ▶ Flexible group enrollment
- ▶ Secure internet transactions for roster and enrollment changes
- ▶ Free benefit booklets available in electronic format
- ▶ Full compliance with HIPAA, including the privacy and security of personal health information
- ▶ Cost containment reports
- ▶ Group presentations to employees upon request
- ▶ Convenient, annual on-site wellness screenings
- ▶ Utilization review and chronic case management services
- ▶ Patient advocate focus and outcome management to assist chronically-ill patients

## Services for Participants

- ▶ Full-time customer service representatives with exclusive toll-free access on claim inquiries, benefit details and coverage issues
- ▶ Easy access to telemedicine/telehealth and behavioral health resources
- ▶ Website access to PPO networks, physician referral and health information
- ▶ Timely, efficient benefit payments using a contemporary claims processing system
- ▶ Online access to explanation of benefits and other health information
- ▶ A broad range of health and wellness programs to keep members and their families as healthy as possible
- ▶ Free annual health screening to detect potential health deficiencies
- ▶ Patient Safety Solutions, proven to enhance safety and quality of care while reducing overall healthcare costs
- ▶ Programs to review prescriptions and avoid adverse drug reactions
- ▶ Access to transplant providers with the highest success ratios

# Health Programs for Religious

*Since 1967, Christian Brothers Services has provided cooperative programs to help Religious Institutes spread medical costs over time and provide for catastrophic medical expenses. Today, the Religious Medical Trust (RMT) serves nearly 190 participating Religious Institutes throughout the United States and abroad.*



## Medical Payment Programs

### Religious Medical Trust (RMT)

The Religious Medical Trust (RMT) has a number of programs to meet the varied needs of participating Religious Institutes. The RMT has contracted with the BlueCross BlueShield network and is available to all enrolled members. At age 65, members must enroll in Medicare for primary coverage, although they have the option to remain in the RMT for certain costs not paid by Medicare. Dental coverage is optional and is at \$0 deductible regardless of the medical deductible level selected by the Order.

#### *Features of the RMT:*

- ▶ Medical Coverage
- ▶ Dental Coverage (now optional)
- ▶ Pharmacy Coverage through Express Scripts for members not yet on Medicare
- ▶ PPO enrollment in BlueCross BlueShield
  - Realize substantial savings when choosing in-network providers/facilities
- ▶ Optional coverage for members on Medicare
- ▶ Bills paid directly by the RMT

### New Optional Deductibles in the Trust

- ▶ Ten plans ranging from the traditional \$0 deductible, to \$25,000 per individual deductible
  - The higher the deductible, the smaller the monthly contributions due to the RMT
  - The entire group must enroll at the same deductible level
  - The deductible year is January 1 through December 31
- ▶ The RMT pays providers the deductible on behalf of the member, utilizing a Health Reimbursement Account. (An additional bill is sent from the RMT each month requesting reimbursement for the deductible charges paid.)

### Programs for Larger Religious Institutes

Some Religious Institutes are large enough to pay their medical bills without the need for insurance or membership of a cooperative. Christian Brothers Services has the expertise to serve a Religious Institute or a group that may need an experienced administrator to manage its medical payments program.



# Benefit Eligibility Management

*These days, Religious Institutes need to evaluate all alternatives for funding their mission and ministries. In the United States, there are a number of Government Benefit Programs that are available to provide financial and medical assistance for all eligible individuals, including members of religious orders. These programs can help pay for member health care and provide monthly income for individuals who receive limited annual income and are of a certain age. Participating in these programs can have a positive financial impact for the Religious Institute.*



## Accessing Available Programs

BMT Management and Financial Consultants, a division of Christian Brothers Services, through its Benefit Eligibility Management team, provides various services to achieve the appropriate level of participation in many government and employment-based benefit programs. Religious Institutes may use our services on a short-term consulting basis, or may elect to outsource the management of all benefit enrollments to our expert consultants.

Some of the programs most commonly accessed by members of Religious Institutes include:

- ▶ Social Security (Retired, Survivor, and Disability Insurance or RSDI)
- ▶ Supplemental Security Income (SSI)
- ▶ Medicare (Parts A, B, C and D)
- ▶ Medicaid
- ▶ Qualified Medicare Beneficiary (QMB)
- ▶ Specified Low-Income Medicare Beneficiary (SLMB)
- ▶ Low Income Subsidy (LIS) for Medicare D
- ▶ State Prescription Assistance Programs (SPAP)
- ▶ Medicaid for Low Income Adults (Expansion Medicaid)

## Benefit Eligibility Management

- ▶ Providing educational events for members as needed regarding available benefit programs
- ▶ Applications for Social Security benefits for members age 62 and over
- ▶ Applications and re-determinations for SSI benefits for eligible individuals
- ▶ Applications for Medicare benefits (Parts A & B, and Medicare Advantage - Part C)
- ▶ Managing Coordination of Benefits (COB) with Medicare and other insurance
- ▶ Managing participation in Medicare D (choosing PDPs and making applications for Low Income Subsidy (LIS))
- ▶ Applications and re-determinations for Medicaid (Full coverage, QMB, or SLMB) for eligible individuals
- ▶ Communicating with members to update eligibility information for their benefits
- ▶ Consulting with members regarding insurance options, including coverage provided through their ministries; managing insurance enrollments
- ▶ Maintaining the BEATRICE web-based data management tool with current benefit eligibility information for all members of the congregation; providing access to BEATRICE information for all appropriate members of the leadership and staff

# Employee Retirement Plan

*Christian Brothers Retirement Planning Services administers the Christian Brothers Employee Retirement Plan (CBERP), a defined benefit (DB) plan that provides a traditional form of retirement benefit, also known as a pension plan. The CBERP was started in 1964, originally for the lay employees of the Christian Brothers schools, but has been expanded to cover the lay employees who work for any Catholic organization or diocese.*



## The Christian Brothers Employee Retirement Plan

Employers in Catholic organizations want to provide a safe and secure retirement benefit for employees without unduly taxing their budgets. One great option is to offer a defined benefit plan. However employers may find defined benefit plans too costly and complex to administer. With this in mind, Catholic employers may want to consider merging their current or frozen defined benefit plan with the Christian Brothers Employee Retirement Plan (CBERP).

Administered by Christian Brothers Retirement Planning Services, the CBERP is a defined benefit plan that covers lay employees who work for Catholic organizations or dioceses.

## The benefits of merging your current plan with the CBERP

The CBERP is funded entirely by the participating employers, with benefits based on a formula that is applied to an employee's career compensation as defined in the Plan to provide a monthly benefit payable for life at retirement.

Many employers may believe that continuing to offer a defined benefit plan is not feasible because funding rests entirely with them. However, a merger into the CBERP makes it possible to continue to offer a defined benefit plan as opposed to terminating it and/or switching fully to a defined contribution plan because:

- ▶ Through the economies of scale, the CBERP can provide the continuation of the defined benefit plan that is more cost effective to an employer. The CBERP covers more than 30,000 participants and has been providing benefits since 1964.

- ▶ With well over \$1 billion in assets, the Plan, working as a whole, incurs administrative and investment expenses that are relatively more cost efficient than a single-employer plan. For example, the size of the Plan allows the Board to invest in alternative investment approaches.
- ▶ As a "Church plan," the CBERP is not required to comply with the Employee Retirement Income Securities Act (ERISA), which requires many overly burdensome regulations. The CBERP mirrors only those ERISA provisions that are beneficial to participants.
- ▶ Employers who join the CBERP receive numerous benefits and the flexibility to match their contributions to their budgets. The Plan offers employers nine contribution levels, allowing them to select the one that best suits their retirement budget. In addition, contribution levels can be changed to continue to meet future budget needs.
- ▶ A defined benefit plan offered in combination with a defined contribution plan can help employees to more adequately prepare for retirement.
- ▶ The sole mission of CB Retirement Planning Services is to administer retirement plans. For employers managing their own retirement plan, this is just one of many other functions they need to manage. Being able to off-load this responsibility to professionals who understand the administration process can be a benefit to the employer.
- ▶ For employees, the CBS website provides an enhanced level of service. The website provides an intuitive retirement calculator that allows participants to perform their own retirement projections to determine if they are on track for retirement.
- ▶ In a defined benefit plan, employees receive a solid foundation for retirement that is not market dependent, allowing them to plan for retirement income with greater accuracy and security.

# Employee Retirement Plan

## **Merging your current plan into the CBERP**

To find out if a merger of your current defined benefit plan with the CBERP is right for your organization, contact Christian Brothers Retirement Planning Services. We will conduct a thorough analysis of what your organization currently has in place to see if a merger makes sense for you.

If a merger is a good fit, we will help you through the transition process as well as give your organization on-site help to communicate any changes, and set up meetings with your employees to describe the merger process and address any concerns.

If you decide that a merger is not a good fit, please keep in mind that CBS also offers competitive 403(b) and 401(k) defined contribution plans.

## **Merging your frozen plan into the CBERP**

If you have frozen your current defined benefit plan or are considering doing so, a merger with the CBERP could be an option. You should contact Christian Brothers Retirement Planning Services and we will conduct a thorough analysis to see if a merger makes sense for you and the CBERP.

## **Contact us today**

Christian Brothers Retirement Planning Services can help your organization do what you may not have thought possible—maintain or administer your current defined benefit plan.

Visit us at: [cbservices.org/retirement.html](https://cbservices.org/retirement.html)  
or call us at 800.807.0700 for more information.

# Defined Contribution Plans

*Christian Brothers Services administers both 403(b) and 401(k) plans for Catholic Church employers. These plans can be administered in a bundled approach or for larger employers they would have the option of an unbundled approach. Christian Brothers Services has been serving the retirement needs of Catholic Church organizations for nearly 60 years. Since there is not necessarily a one-size fits all solution, we can guide employers on what plan would be best for your organization based on your circumstances.*



## **403(b) and 401(k) Retirement Savings Plans – Turnkey Approach**

Christian Brothers Retirement Planning Services administers the Christian Brothers Retirement Savings 403(b) Plan and the Christian Brothers Employee Retirement Savings 401(k) Plan. These plans cover the lay employees who work for Catholic organizations or dioceses. A diocese could allow diocesan priests to save in the Plan.

In a turnkey approach, the administrative services are all-encompassing. These services would include daily valued record keeping, online web access for both employer and employees, online quarterly benefit statements, communication materials, on-site meetings, all legal requirements for the plan and access to Vanguard investment professionals. Some employers may be subject to non-discrimination testing. Christian Brothers Services can advise the employer how to avoid testing or can do the required testing for an additional fee.

## **403(b) Retirement Savings Plan (CBRSP) and 401(k) Employee Retirement Savings Plan (CBERSP)**

The Christian Brothers Retirement Savings Plan is a 403(b) plan and the Christian Brothers Employee Retirement Savings Plan is a 401(k) plan. Both allow participants to save for retirement on a tax-deferred basis. The employer can also contribute to the Plan through a matching and/or discretionary contribution, although there is no requirement the employer contribute to the plan (except in a safe-harbor

plan). The employer can select from a range of eligibility and vesting options. Only employer contributions are subject to a vesting schedule since employee contributions are always fully vested. The participant has a number of investment options from which to choose, including socially responsible investment options. Administrative fees are charged in hard dollars, which is more cost-effective to the employee.

## **403(b) and 401(k) Retirement Savings Plans – Open Architecture System**

For larger Catholic Church organizations, typically those with 1,500 or more employees, Christian Brothers Retirement Planning Services also offers an open architecture system for our 403(b) and 401(k) plans. This approach provides an employer the flexibility to design their own investment line-up, either on their own or in consultation with an investment professional. The advantage in choosing Christian Brothers Retirement Planning Services for the unbundled approach is we have negotiated an extremely competitive recordkeeping cost structure with Vanguard, without requiring the use of their investments. We have also established a group trust through a major financial institution, which could provide the legal structure for the Plan, if needed, at no additional cost. As an employer, you also receive the best-in-class educational service that Christian Brothers Services has been providing to Catholic employers for nearly 60 years and world-class record keeping provided by The Vanguard Group.

# Unemployment Reimbursement Program

*The Christian Brothers Services Unemployment Reimbursement Program has been saving members thousands of dollars in unemployment taxes for more than 20 years. The program is designed to offset the costs incurred by Catholic organizations when an employee becomes eligible for unemployment compensation benefits.*



**The Christian Brothers Services Unemployment Reimbursement Program** is open to all not-for-profit Catholic organizations listed in the Official Catholic Directory. In addition, organizations must meet their respective state requirements for the reimbursement method for settlement of state unemployment claims.

The Unemployment Reimbursement Program pools the risk of all member organizations in the program, thereby reducing the claim amount paid by any single organization. This results in cost savings to all members. Contributions to the program are based on an organization's base payroll. The organization is required to make a deposit at the rate of 1% of its base payroll for the first year upon entering the program. Thereafter, the deposit is adjusted based on the organization's change in base payroll. (Base payroll is currently defined as the first \$12,960\* earned by each employee.)

Yearly fees consist of the organization's share of the pool's claim experience (the pro rata charges) and a nominal annual administration fee.

In the event of a claim, the member organization should follow the direction of the state regarding payment. After payment is made to the state, the organization should send evidence of payment to the Christian Brothers Services Unemployment Reimbursement Program, and reimbursement will be made for the claim, less a processing fee.

*\* This figure is adjusted yearly by the Illinois Department of Employment Security, and since the Program is domiciled in Illinois, this is the established base.*

# Property/Casualty/Risk Management Programs

*Since 1979, Christian Brothers Services has served the Catholic community with the development and administration of property/casualty programs designed exclusively for the unique and changing exposures of Catholic organizations. Our programs offer broad and comprehensive coverages and limits, as well as a variety of risk control services tailored to meet the needs of each ministry.*



We offer personalized service to help you choose the coverages for your ministry and provide a variety of risk management programs to meet your needs.

The Risk Pooling Trust offers the following coverages:

## **Property** including:

- ▶ Boiler and Machinery
- ▶ Building and Contents
- ▶ Builders Risk
- ▶ Business Interruption / Extra Expense / Tuition Fees
- ▶ Crime / Employee Fidelity
- ▶ Earthquake
- ▶ Electronic Data Processing
- ▶ Fine Arts
- ▶ Flood
- ▶ Personal Effects of Religious

## **Auto** including:

- ▶ Auto Liability
- ▶ Medical Payments
- ▶ No-Fault
- ▶ Physical Damage
- ▶ Rental
- ▶ Towing and Roadside Service
- ▶ Uninsured/Underinsured
- ▶ Coverage extensions include: Non-Owned, Leased, Hired or Borrowed Vehicles

## **Liability** including:

- ▶ Advertising
- ▶ Athletic Participation
- ▶ Care, Custody and Control
- ▶ Contractual Liability
- ▶ Directors and Officers
- ▶ Educators Legal Liability
- ▶ Employment Practices
- ▶ Errors and Omissions
- ▶ Fiduciary
- ▶ Fire Legal
- ▶ Garage and Garage Keepers
- ▶ Host and Dram Shop
- ▶ Network/Internet Liability
- ▶ Personal Injury
- ▶ Pollution
- ▶ Premises Medical Payments
- ▶ Products/Completed Operations
- ▶ Professional Liability
- ▶ School Board Legal
- ▶ Sexual Misconduct
- ▶ Terrorism
- ▶ Watercraft

## **Workers' Compensation** including:

- ▶ Employer's Liability
- ▶ Statutory coverage required by the state for employees and volunteers

# Property/Casualty/Risk Management Programs

## Risk Management Services

A variety of risk management services are provided at no cost to members of the Risk Pooling Trust (RPT) property/casualty program.

## Risk Management Control Services

A variety of risk management control services are offered to members of the RPT as a way to reduce losses and claims. These programs are tailored to meet the unique exposures and needs of each ministry. These services include, but are not limited to the following:

### Liability Risk Management Programs include:

- ▶ Federal Legal Review of Employment Handbook
- ▶ Legal Consultation for Pre-Termination Assistance
- ▶ Risk Management Assessment of Policies and Procedures

### Customized Training for:

- ▶ Child Abuse Prevention
- ▶ Employee Evaluations
- ▶ Employment File Development
- ▶ Employee Reprimanding/Warning/Coaching
- ▶ Harassment/Discrimination Awareness
- ▶ Managing Allegations of Employment Wrongdoing
- ▶ Nursing Homes – Point of View
- ▶ Nursing Homes – Resident Safety

### Property Risk Management Programs include:

- ▶ Customized Training – Self-Inspection Hazard Identification
- ▶ Customized Training – Self-Inspection Program Development
- ▶ Property Inspection – Fire Hazards
- ▶ Property Inspection – Slip, Trip and Fall Hazards
- ▶ Risk Management Assessment of Formal Policies and Programs

### Vehicle Risk Management Programs include:

- ▶ Customized Driver Awareness Training
- ▶ Driver Motor Vehicle Records Checks
- ▶ Fleet Program Assessment/Resources
- ▶ Religious Driver Behind the Wheel Evaluations

## Workers' Compensation Risk Management Programs

include:

- ▶ A Game Plan for Aging – Pre-Shift Employee Stretching
- ▶ New Employee Orientation Development
- ▶ Return-to-Work Programs
- ▶ Risk Management Assessment of Workers' Compensation Policies

### Customized Training for:

- ▶ Accident Investigation
- ▶ Back Injury Prevention
- ▶ Dietary Safety
- ▶ Ergonomics
- ▶ General Safety Awareness
- ▶ Nursing Exposures
- ▶ OSHA Compliance
- ▶ Slip, Trip and Fall Prevention

### Variety of Risk Management Support Information includes:

- ▶ Athletic Liability Coaches Best Practices Handbook
- ▶ Boiler Machinery: A Guide to Preventative Maintenance
- ▶ Child Abuse Prevention Resources
- ▶ Emergency Operations Plan
- ▶ Employment Law Sample Handbook
- ▶ Nursing Home Litigation Manual
- ▶ Online Risk Management Training Platform
- ▶ Slip, Trip, Fall Prevention Resource Toolkit

## Claims Administration

Claims administration provides several options for reporting claims and includes investigation and consultation to guide you through the entire claim process and ensure your assets and interests are protected.

# BMT Management and Financial Consultants

*Since 1972, BMT has worked with more than 280 Religious Institutes and many sponsored ministries. We pride ourselves on our integrity, initiative and innovation. BMT strives to always act in the best interests of our clients. We work to make our mission supportive of your mission. BMT is pleased to serve clients throughout the United States, Canada, Europe and South America.*



BMT, a division of Christian Brothers Services, and their team of 61 consultants and staff members are proud to offer their management and financial expertise in a variety of business disciplines. BMT has 48 years of experience working exclusively for Catholic Religious Institutes and their sponsored ministries in the U.S. and internationally.

## *Services include:*

- ▶ Benefit Eligibility Management
- ▶ Chief Financial Officer
- ▶ Finance Office Staffing & Support
- ▶ Financial Management & Accounting
- ▶ Human Resource Management
- ▶ Investment Consulting
- ▶ Long-Term Financial Planning
- ▶ Management and Financial Consulting
- ▶ Offsite Accounting
- ▶ Property Planning
- ▶ Reconfiguration; Strategic Advisory Services
- ▶ Social Security Reporting
- ▶ Sustainability; Right Sizing and Efficiency Studies

## **Financial Management and Accounting**

BMT provides skilled, specialized financial and management consulting services including:

- ▶ Review of Operations
- ▶ Development or Improvement of Internal Financial Systems
- ▶ Compensation and Benefit Surveys
- ▶ Tax Consultation and Preparation
- ▶ Evaluation of Central Banking Systems
- ▶ Insurance Analysis, Review and Assistance in Competitive Bidding

## **Finance Office Staffing and Support**

This service can either supplement or replace your current staff. Utilizing BMT allows you to have assistance based on your specified needs. BMT provides individuals with varying levels of expertise to accommodate your service requirements. The client receives the depth and breadth of our firm through interrelationships with BMT staff throughout the company.

## **Investment Consulting**

BMT is the investment consultant for more than \$3.2 billion of domestic and international assets for Religious Institutes. As an independent firm not affiliated with any investment management firm, brokerage company, or bank, we can help ensure the integrity and viability of our clients' investments. Our only allegiance is to our clients. We offer a wide range of investment services and performance reporting to help meet each client's objectives.



# BMT Management and Financial Consultants

## Benefit Eligibility Management

BMT offers a focused service to institutes and their members to assist in understanding and participating in government and employment-based benefit programs.

### *Services include:*

- ▶ Education of leadership and members regarding the scope of available government programs, eligibility factors and the financial impact of participation
- ▶ Evaluation of current participation in available government programs and potential eligibility for additional participation
- ▶ Analysis of potential financial impact of expanded participation
- ▶ Oversight of institute's in-house Benefit Eligibility Coordinator
- ▶ Management of all aspects of the benefit enrollment process for members of the Religious Institute

## Long-Term Planning

BMT assists Religious Institutes address their current and future needs through the development of a long-range management plan. BMT works with leadership and membership to understand the institute's current position and future trends. This information is utilized to develop possible scenarios that can assist the institute in adapting to a changing environment. The result is a plan that is comprehensive, understandable and consistent with the institute's mission and operational objectives.

## Special Projects

BMT has performed special projects in a wide range of areas, including:

- ▶ Human Resource Consulting and Management
- ▶ Property Planning
- ▶ Reconfiguration; Financial and Management Facilitation
- ▶ Sustainability Studies

### Office locations:

Romeoville, Illinois | Terre Haute, Indiana | Baltimore, Maryland  
Enfield, Connecticut | Tarrytown, New York | Smithfield, Rhode Island

# IT & Website Services

*Christian Brothers Information Technology and Website Services (IT & Website Services) is a full-service provider offering a wide-range of products and services to assist any size organization in improving its utilization of information technology to achieve its strategic and tactical goals and objectives.*

*We maintain website design and development and IT operations teams with decades of collective experience at Christian Brothers Services and within the IT industry. We can help find the right mix of products and services to meet your requirements so you can focus on your own organization's mission.*



Applying information technology to achieve desirable results is an important part of today's ministry. Our team of information technology professionals, website developers, graphic artists, operations specialists and software developers are here to provide you with solutions to meet your needs.

## XpressIT™ Portfolio Offerings

### **XpressIT Enterprise Private Cloud Hosting**

Take advantage of our IT cloud services to simplify your organization's on-site IT. By off-loading your IT burden to us, either in part or in total, the result is reduced costs and complexities involved in managing and maintaining your organization's own data center infrastructure, hardware and software applications.

Organizations rely upon server-hosted applications; however, hardware, disaster recovery and staffing costs can be cost prohibitive. We can provide your organization space on our existing servers or accommodate your own equipment in one of our data centers to provide you with all the benefits without the high cost of ownership and maintenance.

### **Website Hosting Solutions**

We provide website hosting solutions for all your business needs, whether or not you use our website products. We use state-of-the-art technology to host websites with 24/7 accessibility. Safe, reliable and competitively priced, we manage and maintain our data center with redundant back-ups – both on-site and off-site – to keep your data secure. Our data center also has diversity of internet service provider and diversity of internet connection, wired and wireless.

### **XpressIT Website Update**

This hosted website Content Management System (CMS) is essentially a website in a box that allows users to easily maintain all their website's content using any current web browser with no need for specialized third party authoring software. It also eliminates the necessity of expensive webmaster expertise. Using our CMS, a site administrator can quickly and easily create new pages, add or remove menu subsection pages, redirect any page to any active web address or URL and much more. Additionally, the base CMS can easily be modified and enhanced to meet any specific requirements.

# IT & Website Services

## **XpressIT Website Design & Development**

Our design and development team can provide your organization with a fully custom-developed website, in whole or part, from start to finish, to your exact requirements and specifications. We will collaborate with your team to create a graphically stunning and easy-to-navigate website that is fully tailored to fit your organization's needs, including shopping carts, social media, database development, advertising and marketing, search engine optimization, graphic design and more.

## **XpressIT Board Portal**

This hosted, purpose-driven website is essentially our website CMS with a specialized front-end dashboard designed for directors and trustees. It provides all board members and committee members instant, secure, 24-hour access to all important documents and materials. The front-end dashboard is conveniently organized displaying recent updates and activities in addition to providing quick and easy access to all content.

## **XpressIT Parish Place**

For Catholic parishes, Christian Brothers Services developed the XpressIT Website Update Xpress Parish Place, a self-managed "website in a box" online service tool that allows parishes to create their own website. The Parish Place CMS offers administrators a design view with no coding necessary, and easy-to-use tools, allowing for uploading new or revised web page contents with one click of the Publish button. Website visitors see a responsive frontend display built for modern web browsers and consistent with the device used, including mobile devices. [www.ParishPlace.com](http://www.ParishPlace.com)

## **Other Offerings**

- ▶ Analysis and Assessment of Your Current Website
- ▶ Diverse Wireless Internet Service
- ▶ Communications and Mobility Review Service
- ▶ Hosted and On-Premises Telephone Systems
- ▶ IT Asset Inventory and Assessment
- ▶ Next Generation Internet Security Firewalls and Web Filtering Appliance
- ▶ Business Continuity Planning and Disaster Recovery Solutions
- ▶ IT Training and Coaching

# Student Accident Plan

*Christian Brothers Services' Student Accident Plan is designed to ease the financial burdens placed on the parents/guardians from out-of-pocket medical expenses incurred as the result of an accident at school or a school-sponsored event. The Plan is secondary to any primary group or individual health insurance policy. However, if the student is not covered by another insurance plan, the Student Accident Plan will pay as the primary provider, without deductibles or copayments.*



If the student is not covered by primary health insurance, the Student Accident Plan will pay from the first dollar. For those students that do have primary health insurance, many times those plans have high deductibles and copays which can leave the parents with substantial out-of-pocket medical costs. In these situations, the Plan would be available to reimburse those expenses.

## **Student Accident Plan Options:**

Schools have four coverage plans to choose from depending on the types of activities they offer.

**Plan A** - Classroom only

**Plan B** - Classroom and Limited Sports (Excludes football, hockey and lacrosse.)

**Plan C** - Classroom and All Sports

**Plan D** - Boarding Students

*For more information on the Plan, please contact us at:  
student.accident@cbservices.org  
800.807.0300 option #4  
www.cbservices.org/risk*

## **Coverage Includes:**

- ▶ Attending school and participating in any classroom activity during regular school hours
- ▶ Traveling directly to or from school on regular school days
- ▶ Attending religious activities/retreats, including travel directly to and directly from
- ▶ Participating in school-sponsored summer programs

## **Medical Benefit and Limitations**

Coverage for eligible medical expenses incurred as the result of an accident during a covered activity provided that treatment is sought within 30 days of the accident. No benefits are paid for loss due to sickness or disease.

*Benefit Limit:* \$25,000 for each accident per benefit period

*Benefit Period:* 104 weeks

## **Catastrophic Accident Medical Expense Benefit**

Accident medical maximum amount per accident is \$6,000,000 provided the first expense is incurred within 26 weeks after the date of the accident.

# Catholic School Management

*Since 1979, Catholic School Management (CSM) has provided the highest level of professional and personalized service to Catholic schools, dioceses, parishes and religious communities worldwide.*

*CSM's team of experts represents more than 500 years of experience in the education field. Our consultants have worked in Catholic education, are specialists in their disciplines, and are passionate about helping Catholic school and non-profit communities succeed.*



Catholic School Management (CSM), a division of Christian Brothers Services, ensures that our clients thrive and flourish in all areas including:

## Strategy

- ▶ School and Program Assessments
- ▶ Mission Clarification
- ▶ Visioning
- ▶ Enrollment Management
- ▶ Marketing
- ▶ Advancement
- ▶ Alumni
- ▶ Latino Outreach
- ▶ Capital Campaigns
- ▶ Feasibility Studies

## Planning

- ▶ Strategic
- ▶ Recruitment/Admissions/Retention
- ▶ Technology
- ▶ Annual Fund
- ▶ Development
- ▶ Marketing
- ▶ Communication
- ▶ Social Media

## Leadership

- ▶ Workshops and Webinars
- ▶ Board Training/Development
- ▶ Professional Mentoring
- ▶ Retreat Facilitation
- ▶ Keynote Presentations
- ▶ Individual Seminars and Seminar Series
- ▶ Governance
- ▶ Administrative Structure
- ▶ Executive Search

These services, and in particular CSM's flagship Limited Institutional Assessment, Strategic Planning, Strategic Management and Development Program, and Seminar Series, have enabled more than 3,000 schools to ensure their long-term viability and vitality.

## Seminar Topics

CSM provides workshops, seminars, conferences, webinars and keynote presentations to enable Catholic elementary and secondary schools to inspire, train and develop staff, leadership and volunteers. Based on a client's objective and audience, we create tailored materials and deliver a dynamic, engaging and entertaining program.

# Mission Advancement

*Today, more than ever, institutional advancement is key to the success of our members and clients. Christian Brothers Services provides a wide array of advancement offerings, coupled with creative techniques and applications, so that the mission and ministry of those we serve can flourish.*

*Mission Advancement assists churches, parishes, dioceses, Religious Orders, sponsored ministries, educational, social service, and environmental organizations in the areas of Fundraising, Communications, Organizational Development, and Stewardship.*



## **Fundraising**

- ▶ Annual Giving
- ▶ Offertory Increase Programs
- ▶ Feasibility Studies
- ▶ Capital Campaigns
- ▶ Major Gifts
- ▶ Gift Societies
- ▶ Special Project Campaigns
- ▶ Planning Studies
- ▶ Grantsmanship
- ▶ Direct Mail
- ▶ Personal Solicitation
- ▶ Donor Management
- ▶ Development Plans
- ▶ Development Audits

## **Communications**

- ▶ Communication Audits
- ▶ Focus Groups
- ▶ Interviews
- ▶ Speech Writing
- ▶ Donor Recognition
- ▶ Promotional Materials
- ▶ Newsletters
- ▶ E-Communication
- ▶ Special Events

## **Organizational Development**

- ▶ Strategic Planning
- ▶ Training
- ▶ Board Development
- ▶ Staff Coaching
- ▶ Leadership Retreats
- ▶ Mission/Vision Statements
- ▶ Advancement Plans
- ▶ Advancement Audits
- ▶ Professional Development Programs

## **Stewardship**

- ▶ Stewardship Formation Days
- ▶ Stewardship Retreats
- ▶ Communications
- ▶ Evaluation
- ▶ Committee Facilitation
- ▶ Policy Development
- ▶ Ministry Festivals
- ▶ Children/Youth Ministry
- ▶ School/Religious Education
- ▶ Events
- ▶ Time/Talent/Treasure Commitment Programs
- ▶ Outreach
- ▶ Surveys

# Social Media

Connecting the Christian Brothers Services Community



We invite you to join us on one or all of our social media outlets. Visit our website at [cbservices.org](http://cbservices.org) and click on the social media icons for instant access.

## Contact Us

Christian Brothers Services is responsive to member needs by continually adding programs, plans and services. For questions about additional managerial and consulting offerings, please contact us at 800-807-0100 or visit [cbservices.org](http://cbservices.org).

### Christian Brothers Services Customer Care

General .....	800.807.0100
Health .....	800.807.0400
Retirement .....	800.807.0700
Property/Casualty/Risk .....	800.807.0300
BMT Management & Financial Consultants .....	800.836.3357
Catholic School Management .....	630.378.2454
Mission Advancement .....	630.378.2454
IT & Website Services .....	800.807.0200
Student Accident .....	800.807.0300

[info@cbservices.org](mailto:info@cbservices.org)

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