

Vol. 12, No. 2 2021

OutReach

A Christian Brothers Services Publication

Feature Stories

Updated Rules on Mandatory
COVID-19 Vaccinations
in the Workplace - page 8

St. Vincent Pallotti
High School Celebrates 100th
Anniversary - page 16



CHRISTIAN
BROTHERS
SERVICES



Brother Michael Quirk, FSC
announces his retirement
as CBS President/CEO

At the October meeting of the Christian Brothers Services (CBS) Board of Directors, CBS President/CEO Brother Michael Quirk, FSC, Ed.D., informed the Board of his intention to retire from his role, effective August 31, 2022.

Brother Michael has led Christian Brothers Services as its President/CEO since January 2008. Under his tenure, the company has seen Member growth (both in locations and beneficiaries) in the Trusts and Plans administered by CBS. Consulting services were added to the company's portfolio through the acquisition of Catholic School Management (2016) and BMT Financial Services (2018) and instituting Mission Advancement Consulting (2017).

Brother Michael reorganized the company's management structure and merged divisions to increase company operations and to enhance Member services. Under his tenure, the Employee Benefit Trust initiated litigation to protect our employee health plan from government intrusion, which resulted in the Little Sisters of the Poor v. Burrell case, which went to the U.S. Supreme Court for a positive resolution. Investment was made in training for managers on all levels in performance management, sales, best practices and other topical management skill training. He has been an active participant and board member in both the Church Benefits Association and the Church Alliance.

Under Brother Michael's leadership, the company's financial strength has increased, business protocols were instituted and corporate branding, marketing and sales were initiated. In the past 14 years, the company has won a variety of awards for customer care, and marketing and media. The company's vibrant culture and Lasallian mission has won recognition in scholarly journals.

Brother Michael came to CBS from De La Salle Institute, a co-institutional secondary school in Chicago, where he was president for 20 years. He also worked for Christian Brothers National Office, the predecessor company to CBS, from 1979 to 1982.

On his retirement, Brother Michael said, "The time for me to move into the next chapter of life has arrived. It has been my privilege to work alongside a dedicated and supportive group of Managing Directors and employees for the past 14 years. Thank you to all of you for your great work to make our mission at Christian Brothers Services possible."

The Board has secured a search firm to find Brother Michael's replacement, and it has started its search. The search firm will conduct sessions with internal and external constituents and the process hopes to secure a new CEO/President by June 1, 2022. ☀

OutReach Vol. 12, No. 2

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In This Issue



4 Biosimilar drugs and what they mean for health care

12

Being a Named
Fi-du-ci-ar-y
can be
Fi-du-scar-y



13

Keep your mobile devices safe
from cybercriminals



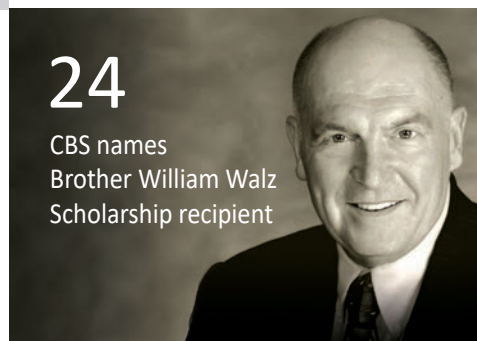
18

Calling on Social Capital



22

Broker Spotlight



24

CBS names
Brother William Walz
Scholarship recipient



25

It's NOT Too Late to Influence
Year-End Giving



26

A Few Moments with ...
Donna Lamberti



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OutReach is published by: Christian Brothers Services
1205 Windham Parkway • Romeoville, IL 60446-1679
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Biosimilar drugs and what they mean for health care

In 2020, specialty medication, aiding patients with chronic conditions like diabetes, cancer and inflammatory conditions, accounted for 51% of total drug spending and is expected to increase by 10 to 15% over the next few years. The advent of biosimilar medications as a cost-savings and competitive driving force has been long-awaited since the first drug was approved in 2006 to help the situation. That wait is about to end.

Though the first biosimilar wasn't launched until 2015, more than a decade after its approval, biosimilars are finally on the rise. The most recent game changer—the approval of two new interchangeable biosimilar drugs, is setting expectations high that the playing field for specialty medication will level out, potentially saving the healthcare industry billions.

What are biologics, biosimilars and interchangeables?

Specialty medications are typically biologics. Biologics are unlike conventional medications, as they generally come from living organisms rather than a chemical recipe, requiring a more complicated process to produce, essentially making them much more expensive and at the highest tier of insurance plan formularies.

Many biosimilar medications have been Food and Drug Administration (FDA)-approved to treat diseases such as cancer, diabetes, Crohn's disease, colitis, rheumatoid arthritis, psoriasis, and more.

Biosimilars are products with similar structure, function, safety, and effectiveness as biologics. A biosimilar has no clinically meaningful differences from an existing FDA-approved reference product (the original biologic). Minor differences between the reference product and the proposed biosimilar product in clinically inactive components are acceptable.

An interchangeable necessitates further requirements. It must show the same clinical results as the reference product and must prove its effectiveness when a patient switches back and forth between the biosimilar and the original biologic.

Biosimilar medications tend to be less expensive because the path to their approval is shorter and cheaper, making FDA approval of additional biosimilar and interchangeable biosimilar medications a means to stimulate competition.

Patients will have more treatment options and potentially less expensive alternatives.

Increase in biosimilars

The 2021 Biosimilar Trends Report by Amgen Biosimilars contends that the United States marketplace is now well-established, dramatically increasing over the past several years with a wave of biosimilar approvals expected for popular, expensive and widely used drugs.

The report shows, in addition, more biosimilars are becoming available to patients. By the end of 2018, there were only a total of six biosimilars available. In 2019, six more biosimilars became available, followed by another seven in 2020, a dramatic increase over prior years. There are currently 31 approved biosimilars (with the addition of the October approval of a new interchangeable biosimilar for Humira) of which 21 have launched for patient use. See Chart below from the Amgen 2021 Biosimilar Trend Report.

"We anticipate that market share rates will continue to rise through 2021 as a result of more adoption among providers and sites of care. Studies show that costs could decrease by nearly 30% if biosimilar uptake continues at the current rate," stated Sean McGowan, Senior Director of Biosimilars, Amerisource Bergen in the Trend report.

How does an interchangeable biosimilar help the industry?

While there are currently 31 biosimilar medications on the market, in July 2021, the FDA approved the first interchangeable biosimilar product, Semglee (insulin glargine-yfgn), as a diabetes treatment. Semglee is both biosimilar to and interchangeable with Lantus (insulin glargine).

Furthermore, in October 2021, the FDA approved the first interchangeable biosimilar product, Cyltezo (adalimumab-adbm) to treat certain inflammatory diseases. Originally approved in August 2017, Cyltezo, is both biosimilar to, and interchangeable with, its reference product Humira (adalimumab). Cyltezo is the second interchangeable biosimilar product approved by the agency, and the first interchangeable monoclonal antibody.

Once on the market, approved biosimilar and interchangeable biosimilar products can play a role in facilitating access to treatments for many serious health conditions.

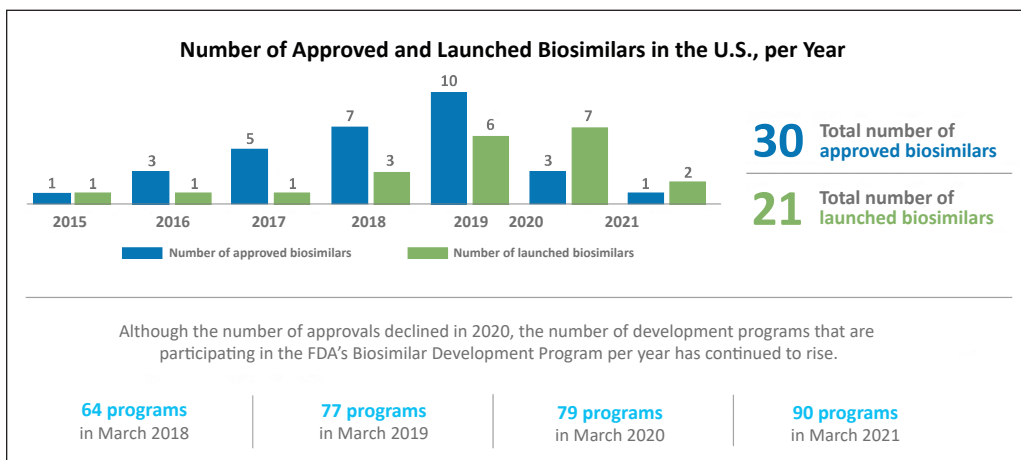
According to the FDA, an interchangeable biosimilar may be substituted without the intervention of the health care professional who prescribed the original FDA-approved biologic, much like how generic drugs are routinely substituted for brand name drugs. This means you can take a biosimilar drug the same as you would the biologic—the same strength, dosage and side effects and be able to expect the same results.

An interchangeable biosimilar medication needs to meet additional requirements beyond biosimilars, such as being able to switch back and forth between products without any problems. This means the process can be streamlined, allowing a pharmacist to make a switch on their own, without contacting the provider unless the prescriber specifies otherwise.

According to the FDA, this is commonly called pharmacy-level substitution and is subject to state pharmacy laws.

A health care provider also can prescribe an interchangeable biosimilar product, just like they would prescribe a biosimilar or a reference product. Because of the FDA's high standards for approval, health care providers and patients can be confident in the safety and effectiveness of a biosimilar or an interchangeable biosimilar product, just as they would be for the FDA-approved original product.

"The biosimilar and interchangeable approval pathway was created to help increase access to treatment options for patients with serious medical conditions," said Acting FDA Commissioner Janet Woodcock, M.D. "We continue to be steadfast in our commitment to provide patients with alternative high-quality, affordable medications that are proven to be safe and effective."



Studies show that costs could decrease by nearly 30% if biosimilar uptake continues at the current rate.

Chart from Amgen 2021 Biosimilar Trend Report

How much can be saved?

According to the Amgren report, biosimilars are decreasing at a compound annual growth rate of 10% to 15%, reducing health care costs by providing significant wholesale acquisition cost (WAC) and average sales price (ASP), resulting in additional savings over time.

The report indicates manufacturers are launching biosimilars at a price that is generally lower than the original biologic (reference product), with almost all biosimilars launching at a price 3% to 24% below the reference product's average sale price.

Express Scripts, Christian Brothers Services pharmacy manager, has long advocated for biosimilar medications and expects, with a multitude of patent expirations on the horizon, biosimilars will help mitigate high specialty costs, potentially saving the U.S. healthcare system \$250 billion over the next decade.

For instance, Semglee, the interchangeable insulin, versus the reference product or the originally prescribed biologic, lists full prices (without insurance) as approximately \$150 for five injection pens and \$99 per 10 mL vial, compared to average retail prices for Lantus as \$425 for five injection pens and \$284 per 10 mL vial.

Upon its approval as an interchangeable biosimilar, Express Scripts, as of October, has now added Semglee to its preferred formulary list, estimating it could achieve \$20 million in savings in 2022. Furthermore, Express Scripts said Lantus will be excluded from its National Preferred Formulary.

The main benefit people will see is cost savings, according to Robert Sardon, a pharmacist with Express Scripts® Pharmacy's Therapeutic Resource Center for Diabetes. Biosimilars in the U.S. typically have launched with initial list prices 15% to 35% lower than the original product's list price.

"The list price for Semglee is lower than the list price for Lantus," Sardon said. "This should result in lower costs for patients and for health plans."

Sardon said consumers can look at it as being similar to automatically substituting generics for brand-name drugs.

"We have advocated for more than a decade for a safe and effective pathway to bring biosimilars to market because they hold tremendous promise for cost savings for patients, plans and our entire health care system," said Amy Bricker, president of Express Scripts, said in a statement.

"The FDA approval of the first interchangeable biosimilar signals an historic opportunity to realize these cost-savings for our clients and members," Bricker said. "This important designation is another milestone toward a pathway for the full adoption of biosimilars, which is critically important to making high-cost medications more affordable for patients, employers and health plans."

The biosimilar drug will also be added to Express Scripts' SafeGuardRx Diabetes Care Value program, which is a high-touch, value-based program that aims to improve outcomes in diabetes.

Prime Therapeutics, another large pharmacy benefit manager with 33 million BlueCross BlueShield members, followed suit, making the case for the affordability of interchangeables taking center stage.

In a press release announcing the move, Prime Therapeutics stated, "Preferring biosimilars across numerous treatment categories can save health plans and their members hundreds of millions of dollars. In particular, treatment costs in the diabetes population continues to rise, so having a biosimilar replace a brand product will yield significant savings."

Prime acknowledged such drugs will save costs in its recent statement announcing its formulary change: "Biosimilars often have initial prices that are 15% to 35% lower than the reference products, which is particularly important as drug costs continue to increase, and specialty drugs now represent more than 50% of the health care dollar."

As biosimilar products become more readily available, Accredo®, which handles specialty medication for Express Scripts, will work aggressively with manufacturers to obtain the best price for its clients and to recommend utilization options, including both physician-directed and member-directed educational programs.

In addition, extensively trained clinicians at its condition-specific Therapeutic Resource Centers® will reach out to assist and educate physicians as appropriate whenever a biosimilar is the preferred medication in a category.

FDA—more drugs on the way?

The FDA expects to approve more interchangeable biosimilar products in the future and, in doing so, will spark competition, allowing for more treatment options and potentially less expensive alternatives.

It is likely that most savings would be realized in the biosimilar marketplace upon the approval of interchangeability status.

Express Scripts noted the majority of savings are likely to come starting in 2023 and beyond, largely driven by the expected launch of as many as nine biosimilar products to Humira. While eyes are largely on Humira, each new biosimilar released in the marketplace will be unique in terms of disease, patient population, financials and interchangeability.

Prime stated in a recent white paper that its experience with granulocyte colony-stimulating factor (G-CSF) biosimilars and reference products has convinced it that moving biosimilar promotion "into high gear" through preferential formulary strategies is the way to go.

The Center for Drug Evaluation and Research (CDER) and the Center for Biologics Evaluation and Research (CBER) of the FDA recently updated a document in September 2021, its Guidance for Industry, as a mean to provide answers to common questions from prospective applicants and other interested parties regarding the Biologics Price Competition and Innovation Act of 2009 (BPCI Act). The FDA believes that this will help provide answers to commonly asked questions regarding FDA's interpretation of the BPCI Act, enhance transparency and facilitate the development and approval of biosimilar and interchangeable products for the future. ☀️



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447 Catholic Employers / 18 Catholic Dioceses / 8 College Seminaries



Updated Rules on Mandatory COVID-19 Vaccinations in the Workplace

By Colette L. Kopon and Taylor A. Brewer

Since the U.S. Food & Drug Administration first authorized the emergency use of a COVID-19 vaccine back on December 11, 2020, regulatory agencies have struggled to adopt consistent guidance on vaccine mandates. In a prior edition of *OutReach*, we wrote to you about the legal landscape facing employers trying to decide whether to mandate the COVID-19 vaccine for their employees. The guidance on that issue has remained largely unchanged, with most employers still free to adopt a mandatory vaccination policy, so long as the policy allows for medical and religious exemptions.

The twist, however, is that new laws are popping up at the state and federal level requiring certain employers to implement mandatory vaccination policies. Lawsuits, court orders, and public outcry have followed. The result is a muddy landscape for employers to navigate. The following is an overview of three recent federal laws that may affect your ministry.

OSHA

Effective November 5, 2021, the Occupational Safety and Health Administration (OSHA) issued a COVID-19 Vaccination and Testing Emergency Temporary Standard (ETS). The ETS requires all employers with 100 or more employees to comply with a variety of requirements, which are summarized below.

In determining the number of employees that count toward the 100-employee threshold, employers must include all employees across the U.S., including employees that are working remotely. Part-time employees, however, do not count toward the 100-employee threshold. Other employer relationships, such as franchises, staffing agencies, and multi-employer worksites, are also described by the ETS:

<https://www.osha.gov/coronavirus/ets2/faqs>

The key requirements for employers under the ETS are that covered employers must:

- Implement either: (1) a mandatory COVID-19 vaccination policy for all employees except those entitled to an exemption; or (2) a mandatory COVID-19 testing/mask policy. The mandatory vaccination policy option is expressly preferred under the ETS.
- Determine the vaccination status of each employee by requiring all employees to provide acceptable proof of vaccination status; maintaining copies of such proof, and maintaining a roster of each employee's vaccination status.
- Provide a reasonable amount of paid time to each employee for vaccination and side effects following vaccination.
- Require workers that are not vaccinated to be tested for COVID-19 at least once every seven days (if the worker is in a workplace where other individuals are present at least once a week) or within seven days before returning to work (if the worker is away from the workplace for a week or longer).
- Require employees that receive a positive COVID-19 test or diagnosis to promptly notify the employer; immediately remove such employees from the workplace, regardless of vaccination status.

On November 12, 2021, the Court of Appeals for the Fifth Circuit granted a motion to stay this ETS. *BST Holdings, LLC, et al., v. OSHA, et al.*, No. 21-60845 (5th Cir. November 21, 2021). The Department of Labor is seeking to lift the stay. However, in the meantime, on November 16, 2021, OSHA announced that it "has suspended activities related to the implementation and enforcement of the [vaccine mandate] pending future developments in litigation." As of this writing, it appears that this ETS will be stayed until at least mid-December, while the court considers the case.

Although this ETS is currently stayed, please note that if the stay lifts, the current language of the ETS requires employees to be vaccinated or start complying with testing requirements by January 4, 2022. Other requirements—such as providing paid time off and requiring masking—must be complied with by December 5, 2021.

CMS

On November 5, 2021, the Centers for Medicare & Medicaid Services (CMS) issued its own emergency regulations to implement an executive order from the Biden Administration requiring employers to adopt mandatory COVID-19 vaccination policies for healthcare workers, unless a worker is entitled to a documented religious or medical exemption. These regulations require that covered workers receive their first vaccination by December 6, 2021, with full vaccination to be completed by January 4, 2022.

The mandate applies broadly to all employees, trainees, students, volunteers, and contractors and covers long-term care facilities, residential treatment facilities, programs of all-inclusive care for the elderly, intermediate care facilities for individuals with intellectual disabilities, home health agencies, rehabilitation

facilities, and hospices, among others. Religious Nonmedical Health Care Institutions, facilities that do not participate in Medicare and Medicaid, Organ Procurement Organizations, Portable X-Ray Suppliers, and certain Indian Health Service facilities that only participate in Medicaid are exempt from the mandate. Workers who provide services 100% remotely and do not have any direct contact with patients and other staff, such as fully remote telehealth workers and other support service workers who work fully remotely, are also exempt from the mandate.

The legal basis for the CMS mandate stems from its powers to regulate Medicare and Medicaid providers through health and safety standards known as Conditions of Participation, Conditions for Coverage, and Requirements. These are foundational health and safety standards that are promulgated by CMS to protect both patients and workers in health care facilities that receive public health care funding through Medicare and Medicaid. If a facility chooses not to comply with the CMS mandate, the penalties can be steep, including the facility risking denial of Medicare or Medicaid funding and foreclosing the facility's chance of entering into a Medicare/Medicaid Provider Agreement in the future, so long as the mandate is effective.

On November 30, 2021, a federal magistrate judge in the Western District of Louisiana overseeing legal challenges to the CMS regulations temporarily stayed the implementation and enforcement of these regulations. *State of Louisiana, et al. v. Xavier Becerra, et al.*, No. 3:21-CV-03970 (W.D. La. November 30, 2021). The preliminary injunction issued by the magistrate judge covers facilities nationwide and CMS announced on December 2, 2021, that enforcement of the mandate will be suspended while court ordered injunctions are in place.



Safer Federal Workforce Task Force

On September 24, 2021, the Safer Federal Workforce Task Force promulgated its own broad regulations mandating that federal contractors and subcontractors require their workers to be fully vaccinated by January 4, 2022, unless a worker is entitled to an exemption. This guidance applies to all newly awarded covered contracts in any cases where covered contract employees work. It also applies to all full-time or part-time employees "working on or in connection with a covered contract or working at a covered contractor workplace."

The official reasoning for this mandate is that "guidance will improve economy and efficiency by reducing absenteeism and decreasing labor costs for contractors and subcontractors working on or in connection with a Federal Government contract." As of January 4, 2022, all covered federal contractors and subcontractors must ensure that their workforces are fully vaccinated (or have an exemption) to do work for the federal government.

This mandate—like the other two—has been stayed, but, as of this writing, the stay only applies to federal contractors and subcontractors located in Kentucky, Ohio, and Tennessee. A United States District Court judge sitting in the Eastern District of Kentucky entered the stay on November 30, 2021. *Commonwealth of Kentucky, et al. v. Joseph R. Biden, et al.* 3:21-cv-00055-GFVT (E.D. Ky. November 30, 2021). As of this writing, it appears this stay will be in effect at least through December 10, 2021, which is the deadline for briefs to be submitted regarding a pending motion to dissolve the stay. The Sixth Circuit Court of Appeals will issue a ruling on the stay before considering the merits of the mandate itself. A decision regarding the merits of the mandate is nearly guaranteed to be delayed until after the New Year, considering the number of parties involved in the suit.

An employer must provide a reasonable accommodation to an individual that is unable to get the vaccine due to a disability or religious belief, so long as the employer would not suffer undue hardship in providing such accommodation.

Exemptions

All three of the mandates described above require employers that implement a mandatory COVID-19 vaccination program to provide exemptions for two categories of workers:

- (1) individuals with a disability that prevents them from safely getting the vaccine (this may include individuals with allergies, fevers, bleeding disorders, and those that are pregnant or immunocompromised); and
- (2) individuals with a sincerely held religious belief inconsistent with getting the vaccine. These protections arise under the Americans with Disabilities Act (ADA) and Title VII, respectively.

If an individual cannot be vaccinated due to a disability, then the employer must determine if that unvaccinated person poses a "direct threat" to the health and safety of himself or others. If the individual does pose a direct threat, then the employer must determine whether any reasonable accommodation would eliminate that threat.

Employers who decide to mandate COVID-19 vaccination in the workplace must treat any request for a reasonable accommodation on a case-by-case basis, and engage employees in a flexible, interactive process to identify workplace accommodation options that do not constitute an "undue hardship" (i.e., a significant difficulty or expense under the ADA, and a more than de minimis cost/burden on the employer under Title VII). This process should include determining whether it is necessary to obtain supporting documentation about the employee's disability or religious convictions and considering the possible options for accommodation given the nature of the workforce and the employee's position.

A few things to consider during this process are:

- If the request is medical, has the employee adequately documented a disability?
- If the request is religious, are the beliefs religious, or simply moral/scientific?
- Is there any other available reasonable accommodation (e.g., transfer, social distancing, additional PPE, etc.) that would allow the employee to do his or her job without the vaccine and without exposing others to possible infection?

The bottom line is that an employer must provide a reasonable accommodation to an individual that is unable to get the vaccine due to a disability or religious belief, so long as the employer would not suffer undue hardship in providing such accommodation. This determination is fact-specific and must be made on a case-by-case basis.

Conclusion

Employers that are subject to the federal contractor mandate described above and are not in a state where such a mandate has been stayed, need to take steps to comply with that mandate along the timeline described above.

Employers that are subject to the OSHA or CMS mandates, both of which are currently stayed, need to consider whether to halt implementation of their policies pending further guidance from the courts and/or the U.S. Department of Labor, or go ahead and implement their policies now. In making this decision, employers should consider a number of factors, including their ability to snap into compliance with these mandates should they survive pending legal challenges and suddenly go back into effect on their current timelines.

The bottom line is that mandates surrounding COVID-19 vaccination requirements are changing quickly and it is important for employers to stay current as to what is required of them. In addition to the laws discussed above, employers should also remain mindful of other federal, state, and local laws. ☀

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Being a Named Fi·du·ci·ar·y can be Fi·du·scar·y

Halloween was just a couple months ago, and I did not see anyone dressed as a fiduciary. The scary thing is that I probably met someone who was a fiduciary, and I did not recognize them as such. The even scarier aspect is that they probably did not know they were a named fiduciary.

Over the years, I have talked to many CFOs and treasurers that were not aware they were the fiduciary for their retirement plan. They thought that since they adopted a prototype plan, they were not a fiduciary. They were incorrect. They were still responsible for the selection and monitoring of investments. They were also responsible for monitoring investment fees and overall plan costs.

Over the last 10 years, there have been hundreds of lawsuits against 403(b) 401(k) plans, which named the fiduciary. The concern for them was many of these individuals never knew they were acting in a fiduciary capacity. It is hard to defend oneself against something for which you weren't aware you were responsible.

In the Christian Brothers Retirement Savings 403(b) Plan (CBRSP) there is a Retirement Board that is the fiduciary for the Plan. In the Christian Brothers Employee Retirement Savings 401(k) Plan (CBERSP) there are Trustees that are the fiduciaries for that Plan. As the fiduciary, they select the investments and monitor the overall fees in the Plan, along with a host of other duties. They hire outside consultants to assist them in this capacity.

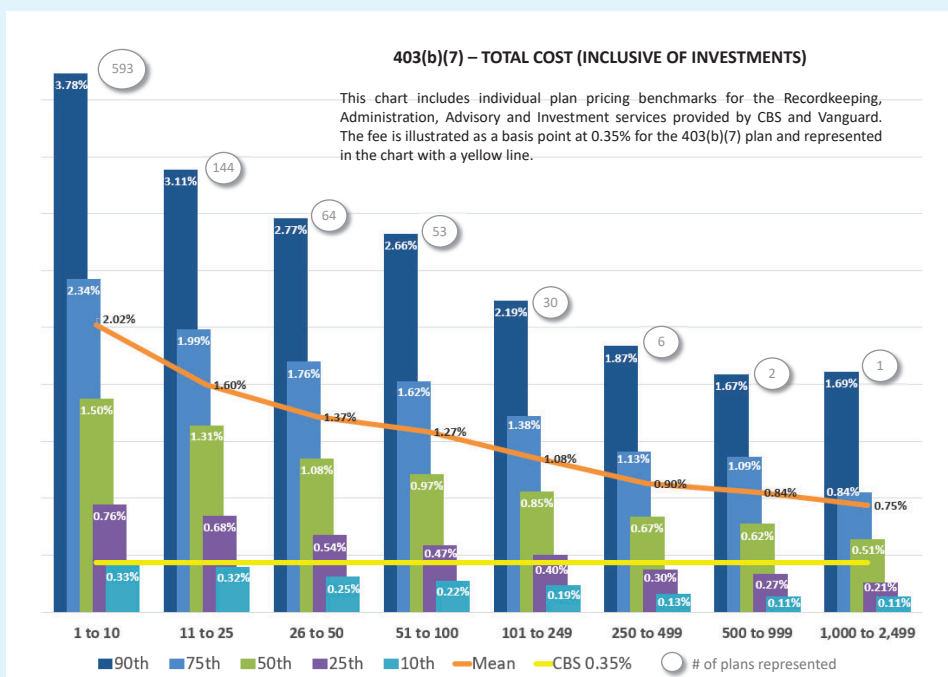
Recently, both the 403(b) and 401(k) engaged Retirement Plan Analytics to perform a benchmarking study comparing the all-in fees for each Plan to a universe of defined contribution providers. The results were extremely positive (see the chart below for the 403(b) Plan). The Plans ranked in the top quartile across all size

employers. For smaller employers, the Plans were in the top decile. Many Dioceses do not have centralized payrolls, so each parish and school reports separately. This type of analysis can be helpful since most providers would view these groups as separate small employers. A similar benchmark study was performed for the Plans three years ago. The all-in fee decreased by 25% over that period.

The Board/Trustees also engage an investment consultant to advise them on the investment line-up. The consultant looks at the overall fees and the number and type of investment options. Over the years, the Board has made changes based on this advice. Two years ago, the Board/Trustees performed a request for information (rfi) for the record-keeper. It was decided to maintain the same provider, but the message was clear that as the fiduciary, fees and services are being monitored.

Both Plans have semi-annual meetings and ad hoc meetings when required. Minutes are documented at all meetings. Vendors are invited to attend these meetings and report to the Board/Trustees. Both Plans have received favorable determination letters from the Internal Revenue Service and both are recognized as a church plan.

In addition, Christian Brothers Services performs onsite and virtual employee meetings. This mitigates potential exposure to litigation. Overall, employers who adopt either the Christian Brothers Retirement Savings 403(b) Plan or the Christian Brothers Employee Retirement 401(k) Plan will have peace of mind knowing that someone is looking out for their best interest and protecting them.



Being a fiduciary does not have to be scary. First, you must understand your duties and perform those duties with due diligence. Thankfully, the Retirement Board for the CBRSP and the Trustees for the CBERSP understand their duties as a fiduciary. ☀

Jim Ceplecha is the Executive Director of Defined Contribution Plans for Christian Brothers Retirement Planning Services.

Benchmarking data includes the following categories: Advisor Services, Communication/Education, Custody/Trust Services, Recordkeeping/Administration, Investments



Keep your mobile devices safe from cybercriminals

For mobile device users, seeing system update notices pushed through to them is a routine part of ownership. To keep devices like phones and tablets running smoothly, manufacturers issue regular updates or "patches" for these devices.

For many users, these updates can seem like a nuisance and because of that, many neglect to promptly update their devices. That is a big mistake. These updates are an essential part of strong digital security and one of the most important steps you can take secure your personal devices. But those updates can't protect anything if you don't install them.

If it seems like you are being bombarded with software updates, it is because the software companies are constantly on the lookout for ways to protect consumers. It's a never-ending game of cat and mouse with cybercriminals. Hackers thrive off their ability to enter any system weaknesses, taking advantage of the data and information they can receive from it. A favorite way for hackers to infiltrate your devices is to hit hardware that is running outdated software, which leaves your devices susceptible to security issues, including malware that can result in having your personal information stolen.

Software becomes outdated because it has bugs that need to be regularly updated to fix them, or devices quickly become insecure. Once the underlying bug is discovered by, or reported to the company, software manufacturers can develop and then issue a "patch" (a small software update) which will fix the vulnerability. With every software update comes changes that will improve the performance of your device by fixing minor issues that have been found and deemed possibly penetrable by threats.

There are other reasons besides security to keep your devices up to date. Occasionally, updates will also bring new features to your devices. Developers are always looking to add new and improved features to make the end-user experience that much better. Besides giving your device all the latest extras, this type of upgrade can also improve the software's functionality and its compatibility with new gear and programs.

Remember to always turn on automatic updates for the apps running on your device.

Turn on automatic updates

The easiest way to make sure you are receiving all the latest updates from your device manufacturer is to turn on automatic updates. Remember, also, to turn on automatic updates for the apps running on your device. Follow these steps to turn on automatic updates:

- For iPhones and iPads, go to Settings>General>Software Update>Automatic Updates> Turn on Automatic Updates by swiping the button to the right. To turn on automatic updates for apps, go to Settings>AppStore>In the Automatic Downloads section, turn on "App Updates" by swiping the button to the right.
- On Android, Open Google Play Store>Touch the hamburger icon in the top-left>Swipe up and choose Settings>Under General, tap Auto-update apps. If you want updates over Wi-Fi only, choose the third option: Auto-update apps over Wi-Fi only.

If you choose not to update your device automatically, you can check to see if your system is up to date by checking:

- For iPhones and iPads, check for new updates in Settings > General > Software Update. If a new version of iOS or iPadOS is available, you can tap Download and Install. Otherwise, you'll see a message saying everything is up to date.
- On Android, go to Settings > System > Advanced > System update. You should see a message telling you that your system is up to date. If you want to double-check, hit the Check for Update button.



Multi-Factor Authentication/ 2-Factor Authentication

While keeping your software up to date is a crucial security component, it is not the only step you should take to protect your devices and your data. Mobile device users should not only frequently update their software but also use multi-factor/two-factor authentication, or MFA/2FA.

MFA is an electronic authentication method in which a user is granted access to a website or application only after successfully presenting two or more pieces of evidence to an authentication mechanism.

MFA is:

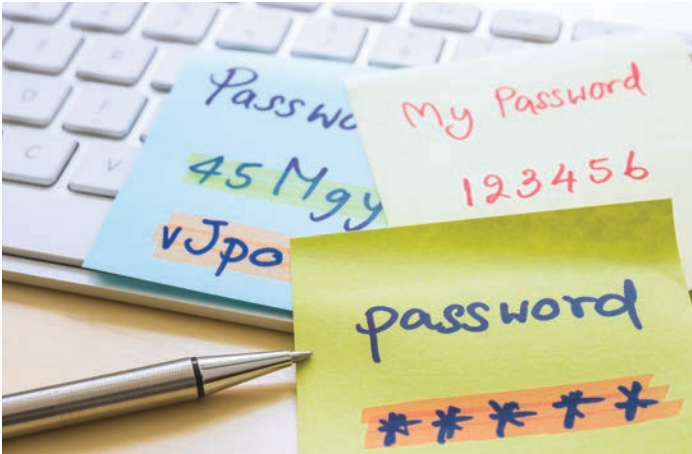
- Something you know: a password or a memorized Personal Identification Number (PIN).
- Something you have: your device, an app, or a generated code.
- Something you are: a fingerprint or facial recognition.

Without multiple forms of authorization, you cannot access the application or online account. This extra layer of protection ensures that someone cannot misuse your account, even if they have your username and password.

MFA is often used interchangeably with 2FA. 2FA is basically MFA that restricts the number of factors that are required to only two factors, while MFA can be two or more. Whichever form you choose, MFA/2FA is a basic safety requirement, not a "nice to have" in today's world, and should be enabled on all your accounts and apps.



Never let your guard down because the cybercriminals are always looking for new ways to get your information.



Use a password manager

One of the best ways to keep bad actors from accessing your data is by creating strong passwords or passphrases that are difficult to crack. While this sounds like an easy solution in theory, in reality, most users opt for easy-to-remember passwords instead. Unfortunately, those easy-to-remember passwords are also easy for hackers to break.

Even with MFA, you need to be sure your passwords are strong and complex. One of the best ways to ensure you are using hard to decipher passwords on all the sites for which you have an account or log in is to use a password manager.

A password manager generates, keeps track of, and retrieves complex and long passwords for you to protect your vital online information. It also remembers your PIN numbers, credit card numbers, and three-digit CVV codes. All of this is done with strong encryption that makes it difficult for hackers to decipher.

It's easy to get started by running an online search and choosing a password manager that fits your needs and preferences. There are several reliable and secure options to choose from. Some antivirus software packages come with built-in password managers. Some charge a fee, but many are free.

Create an account on the search manager's app and protect it with a strong password or passphrase—this is the only password you will need to remember going forward. Once you have established an account, most password managers will also allow you to authenticate using biometric features of your smart phone, such as a fingerprint reader.

With the password manager's password generator feature, you can easily create a unique password for each service. You can select the password length, complexity, and what type of characters to use so you can generate a password and use it immediately without having to think about a new password.

Whenever you need to log in to a website, service or app, you just open the password manager app or its browser extension, and it can autocomplete the username and password for that site, saving you the trouble of remembering any password.

Stay diligent

When it comes to security for your devices and protecting your data, diligence is the key component. Never let your guard down because the cybercriminals are always looking for new ways to get your information. Perform your due diligence by turning on automatic updates for your apps, using MFA/2FA on all your apps and accounts, and using a password manager to create complex passwords.

Remember, the next time you receive a notification telling you that a new version of your software is available for update or you receive a pop-up that shows there is an app update with improvements or bug fixes, don't wait—update! ☀

Tom Drez is the Chief Information, Privacy and Security Officer for Christian Brothers Services.

CBS is a full-service IT & Website Services provider with a growing portfolio of products, services and preferred vendor relationships to assist Catholic organizations in meeting their IT goals and objectives fully and affordably.

If you have questions or would like guidance on online IT security measures or cloud hosting services, CBS ITS is here to assist you wherever it can.

800.807.0200 / customerservice@cbprograms.com

St. Vincent Pallotti High School celebrates 100th anniversary

The oldest Catholic, coeducational, college preparatory secondary school in the Washington, D.C., area, St. Vincent Pallotti High School, is celebrating its 100th anniversary, marking a long history of serving the educational needs of a wide geographic area.

Over the past 100 years, St. Vincent Pallotti High School has made history time and time again. It has expanded in both enrollment in physical size, created a competitive and championship winning athletic program, witnessed the curation of college-level curricula, expanded an ever-improving technology program, created an Arts Academy, served its community on both local and international levels, and graduated thousands of successful, well-rounded individuals.

In what started out in the historic Tiffany estate in 1921 in Laurel, Maryland, St. Mildred's Academy was opened by Father Joseph Meyer and staffed by the Sisters of Mercy, as a means to fulfill his desire to expand education in the area. In 1934, under the direction of Mother de Mazzi Meurer, the Pallottine Missionary Sisters acquired ownership of the school, still educating students in the single building mansion estate. By 1936, expansion was already necessary as the school's reputation grew. In 1939, the co-educational Academy, under the President/Principalship of Sister Bede Kurth, received accreditation from the State of Maryland. By that year, enrollment had risen from 23 in 1934 to 179.

It was in 1958 that the mansion was leveled to make way for a building that still stands today, with two levels for classrooms and a three-level building devoted to a convent for the Sisters who staffed the school. The same year, the school's name changed to Pallotti High School and it has been growing ever since, now taking national acclaim, offering more than 35 honors courses and opportunity for students to compete athletically at a varsity level in 20 different teams.

Pallotti continues to grow today. In 2022, Pallotti will break ground on its Second Century project, which includes additional indoor basketball courts and practice fields, a new weight training room and sports medicine suite, classrooms, conference rooms and offices, as well as a black box theatre for its performing arts students. These additions will make way for a new space for engineering and robotics programs.

It is the culture of the close-knit community that also stands the test of time. Community members, alumni, faculty and friends gathered November 13, 2021, in the Sr. Karen Gymnasium of St. Vincent Pallotti High School to celebrate the monumental 100th anniversary milestone.

MC'd by current Pallotti Math Department Chair, Jeremy Rheam '94, the program featured a brief oral history of Pallotti over the past 100 years. Attendees were treated to special guest speakers, including the Provincial of the Pallottine Missionary Sisters, Sister Mary Grace '64, Emilie Hunt Shipman '68, Principal

Emeritus Steve Edmonds, Christoph Neissess '16, Ainae Nielsen '17 and Laursen Lancaster '18. Guest speakers told stories from their time at Pallotti, their current successes, and how the school has impacted their current lives.

A talented performing artist on the rise, and recent contestant on NBC's The Voice, Ainae Nielsen left the audience in awe after performing "Rise Up," along with members of Pallotti's instrumental music program.

Rheam gave a clue to the possible secrets of Pallotti's success: "The Centennial Celebration was a marvelous milestone for the school. It was an honor and privilege to be selected to be the Master of Ceremonies for this event. Having been at Pallotti for over a quarter of its history as both a student and a teacher shows what a spectacular place this is and how special it is for everyone. Pallotti is not just a 'place'; it is family and once you enter the doors of the school either as a student or member of the staff, faculty, or administration, you automatically become a member of our family." ☀️



ST. VINCENT PALLOTTI
HIGH SCHOOL

Pallotti Timeline

1921	1934	1958	1959	1962	1972	1984
Father Joseph Meyer opened St. Mildred's Academy at the Tiffany Estate, a high school run by the Sisters of Mercy.	Under the direction of Mother de Mazzi Meurer, the Pallottine Missionary Sisters acquired ownership of the school, and are still educating students in the single building mansion estate.	The campus is expanded to a two-level school building and three-level convent. The school's name changes to Pallotti High School.	The first athletic team, the Fireballs, a women's basketball team, was created.	Sister Karen '55, who still serves at Pallotti today, was named the first Female Athletic Director in Maryland.	The Sisters move into their own freestanding convent, and Sister Eileen uses the empty space at Pallotti for a daycare.	Vincent Pallotti is canonized, and the school's name changes to St. Vincent Pallotti High School.



St. Vincent Pallotti High School is a long-standing member of the Christian Brothers Risk Pooling Trust and a member of the Student Accident Plan.

2002

Pallotti expanded again, building a gymnasium, locker rooms, a weight room, a wrestling room, a sports medicine suite, administrative offices, classrooms, and a chapel.

2015

Pallotti acquires the three stories previously inhabited by the daycare. This makes way for the start of the Arts Academy. To connect the existing school with the daycare building, the Sr. Lucy Lobby, named after longtime Pallotti engineer, Sister Lucy, is renovated.

2016

Pallotti introduces its Accelerated Sciences at Pallotti (ASAP) program for students interested in pursuing the STEM career path.

2018

Sister Mary Grace Barile '65 is named Provincial of the Pallottine Missionary Sisters.

2021

Pallotti holds its 100th graduation commencement on the North Lawn.

2022

Pallotti will break ground on its Second Century project, which includes further expansion.



Calling on Social Capital

Creating Impactful Partnerships

Editor's Note: Although Catholic schools continue to respond to COVID-19 issues with optimism, creativity, and enduring commitment to mission and ministry, the ongoing challenges, particularly as they relate to marketing and enrollment, remain. Partnerships with others can be one of those strategic differentiators that distinguishes a school, and these external organizations often see such relationships as important options for increasing awareness and engagement.

We are grateful to Sr. Carol Cimino, SSJ, longtime CSM consultant and Superintendent Emeritus, Diocese of Buffalo, for sharing her ideas on the importance of partnerships and social capital.

If it can be said that Catholic School Management (CSM) founder Richard Burke had a mantra, it was this: People don't give to causes; people give to people. Consider all the cultivating of donors that is done in order to secure a major gift to the school. The donor considers that he/she is not giving to an institution but to living, breathing human beings. It is in the cultivation of *relationships* that, when the connection is made, the donor considers that his/her gift is a natural outcome of the relationship.

Although the cultivation of potential donors is important, schools today are realizing that the cultivation of partnerships is equally vital and may be even more powerful. The dollar gift may not be as important as the social capital that the forging of community partnerships may yield.

Today, schools are not only establishing partnerships with individuals, organizations, businesses, educational institutions, and service groups; they are formalizing those relationships with covenants and broadly communicating these alliances.

How Does It Work?

Diocese of Buffalo, New York

When we began our STREAM program in the Diocese of Buffalo, we partnered with the Darwin Martin House. This gem is a beautiful example of the genius of Frank Lloyd Wright. After a \$52 million restoration, the Darwin Martin House is a real treasure, and it has garnered significant awareness in the Buffalo area. The Catholic Schools Office collaborated with them to provide architectural training to our students as part of the STREAM initiative. The partnership resulted in their hosting our STREAM teachers annually, providing behind-the-scenes tours of the buildings and grounds, and inviting students to explore the art and science of architecture.

Every school and diocese has a collection of community resources, open to the public, but also offering expertise in a variety of areas. While they are looking for their niche in order to attract donors, they have the onus of creating a real need for whatever they offer, since their mission is to serve the community. Within five years of launching our social capital initiative, we now have over 30 partners.



Many schools cannot afford extensive field trips or in-depth experiences. Forging these ventures is a win for all involved: schools to raise the profile of non-profits, while encouraging those non-profits to offer their expertise to supplement our curricula and provide a real-world experience to students. Furthermore, their part of the partnership invites them to have an investment in Catholic schools as they learn of the success that our students experience.

St. Mary's Grade School, Salina, Kansas

St. Mary's Grade School really ran with the idea of partnering. I observed the Salina Police Department running an exercise for students. They had set up a crime scene for the students to "find the perpetrator," using real forensic science. The officer with whom I talked told me that she never knew anything about Catholic schools, but was looking to do more with St. Mary's.

Our Lady of Lourdes School, Dunedin, Florida

Our Lady hosts a "Heroes' Day" every year on November 11. They invite first responders, including the Coast Guard, to come to a student-led Mass, followed by breakfast with the students. The school has forged a partnership with these people and their agencies, so that they visit the school regularly. These first responders are there to conduct safety checks, instruct students, and attend various events. Imagine how tuned in the students of this school were to the realities of first responders when COVID-19 descended.

Perhaps school partnerships will turn out to be just as beneficial as outright donations in the long run.



When You Say Partnerships...

Partnerships have different shapes, forms, and purposes:

Schools that partner with community organizations such as the zoo, museums, and historical places take advantage of docents and collections, while the organizations increase and enhance their visibility in the region.

Schools that affiliate with colleges and universities benefit from their facilities and instructors, while using the institution's name and reputation as cachet. An elementary school in Brooklyn has partnered with St. Francis University in Brooklyn.

Schools that associate with businesses reap the knowledge, research, and expertise of employees, while the businesses can justify their place as contributors to the community. Students at Immaculate Conception School in East Aurora, New York, have competed and won in national rocketry competitions with the help of Moog, Inc.

Partnerships can be as simple as a dad with finance expertise offering occasional classes on budgeting and investing to extensive, long-term commitments that involve staff, resources, programs, involvement, attendance, and more. Often these partnerships are enjoyed with...

- ▶ Catholic parishes without schools and churches of other denominations in the area;
- ▶ Alumni offering ongoing internships or single-day introductions to a variety of fields;
- ▶ Neighborhood businesses sponsoring grades, classes, contests;
- ▶ Local politicians who visit classrooms throughout the year;
- ▶ Civic Partners Day walkathon to library, police, fire, hospital, and social service locations;
- ▶ New restaurants, retail, and businesses hosting meetings, forums, etc.;
- ▶ Environmental groups sponsoring related school clubs and field trips, clean-up days;
- ▶ Science museums supporting faculty with distance learning experiences and the creation of DIY experiments that can take place outside the lab;
- ▶ International organizations that allow students to travel the world with them from the safety of their computers.

Schools that associate with businesses reap the knowledge, research, and expertise of employees, while the businesses can justify their place as contributors to the community.

Mutual Advantages

There are advantages for both parties within the arrangement. For the schools, creating and nurturing partnerships:

- ▶ Enhances the school's visibility and presence in the community;
- ▶ Brings in resources and expertise otherwise unavailable to students;
- ▶ Makes career opportunities visible to students;
- ▶ Provides instances where students can get out into the community for reality-based learning;
- ▶ Allows for mentoring of students in selected fields of study;
- ▶ Exposes students and parents to hitherto unknown assets present in the area;
- ▶ Increases the pool of potential volunteers, advocates, board members, and donors;
- ▶ Opens the door to further personal and professional involvement of outsiders, which influences word of mouth, awareness, enrollment, and fundraising;
- ▶ Positions the school as a key player in the community.

For the organizations and businesses:

- ▶ Their presence and usefulness to the community is made visible;
- ▶ Their commitment to improving the local community is met;
- ▶ They can cultivate future employees, members, clients, and customers;
- ▶ They have an opportunity to align with a successful educational institution and learn more about Catholic education;
- ▶ Their personnel can be known by young people, thus putting a face on their organizations and businesses;
- ▶ Their organizational goals can be met;
- ▶ Parents who are employed there can be more involved in their children's education.



Creating Partnerships

Schools should have a goal/purpose in mind when approaching a potential partner. If a parent is involved professionally with the business or organization, be sure to use that parent as a liaison, someone who can open the door for school officials to meet with key persons in the organization.

A formal letter or covenant should be prepared to ritualize and formalize the partnership. The covenant should not only outline specifically what obligations will be met by each of the participants, but also articulate the benefits.

This is a golden opportunity for great publicity and promotion. The formalization of such a partnership is a cause for celebration, and shines a spotlight on both entities, thus encouraging other organizations, colleges, and businesses to seek such relationships. Heralding each new collaboration gives the school a stream of announcements, all showcasing innovation and opportunity for the students and new responses to the ever-present inquiry, "What's special about your school?"

The most important part is the continued exploration, on both sides, of the myriad activities, projects, and resources that can be brought into play to enhance the educational experience of students. The partnership is a living reality that needs to be nurtured and grown.

In Conclusion...

The old adage goes: It's not WHAT you know; it's WHOM you know. Perhaps school partnerships will turn out to be just as beneficial as outright donations in the long run.

Thirty-some years ago, when the national study on education, called *A Nation at Risk* (1983), was published, Catholic schools were cited as being especially effective, not due solely to the quality of the instruction, but through the social capital generated by these schools. Instructional effectiveness coupled with the contributions and support of the community made, and today make, our schools outstanding. The cultivation of partnerships continues this proud tradition. ☀

About the author ...



Sister Carol Cimino, SSJ, Ed.D.

Sister Carol Cimino is a Sister of Saint Joseph of Rochester, New York. In June 2018, she retired as the Superintendent of Schools for the Diocese of Buffalo, New York, where she oversaw 50 elementary and high schools. Sister Carol has served in a variety of positions in Catholic education, as teacher, principal, development director, and consultant. A revered, national speaker and the author of several articles, pamphlets, and books, Sister Carol is proudest of the fact that she is still the only religious woman to have been a three-day champion on "Jeopardy!"

Today, schools are not only establishing partnerships with individuals, organizations, businesses, educational institutions, and service groups; they are formalizing those relationships with covenants and broadly communicating these alliances.

Catholic School Management Services

Strategy

- School Assessments
- Program Audits
- Enrollment
- Marketing
- Mission Clarification
- Advancement
- Alumni
- Capital Campaigns
- Feasibility Studies

Planning

- Enrollment
- Technology
- Annual Fund
- Development
- Marketing
- Communication
- Social Media Plans
- Strategic Planning
- Financial

Leadership

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



John P. Herr
Executive Vice President-Employee Benefits



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Tell us about yourself.

I began my career with Blue Cross Blue Shield of Illinois as a marketing executive back in February 1986. I'm very proud to say it was actually my mother-in-law who was instrumental in securing me a position with Blue Cross Blue Shield. I started out selling HMO plans directly; Yes, "old school" direct cold calling to 100+ size employer groups. After six years of successfully reaching all BCBS sales goals, I was promoted to the position of Senior Sales Executive and began working exclusively with well-known brokers and consulting houses in the Chicago marketplace. After another successful six years, I began receiving interest from several brokers to take on different challenging opportunities.

In April 1998, I joined Ted Reese and his 1996 start-up company, Corporate Benefit Consultants (CBC). The humbling success we accomplished together was simply overwhelming to say the least, especially in the educational space. I often share the phrase, "good news travels fast, bad news travels faster," especially in the educational vertical. Apparently, the good news was consistently traveling much faster than what we could ever imagine.

After achieving wonderful CBC-team sales results and establishing incredible personal and professional relationships with our clients, we as a company decided to test the Merger & Acquisition market to see what other larger more established brokerage consulting firms with better resources and capital may be interested in acquiring CBC.

Mission accomplished; after interviewing with well-known established brokerage firms, we unanimously selected HUB International, established in 1996. Our goal was to ensure we could not only continue to grow but also continue to invest in improved infrastructure to keep us competitive and survive the very challenging Chicagoland market.

After 36 years in the insurance industry and raising two very successful daughters, and grandparents to five grandchildren; my wife Barbara and I consider ourselves immensely blessed to say the least.

What is HUB International Limited?

- 5th largest broker in the world, operating like a small boutique.
- 7th largest employee benefits broker in North America.
- 13,000 employees with over 475 offices throughout the U.S. and Canada.
- Strategic Practice Framework: Risk & Insurance, Employee Benefits; Retirement & Private Wealth.
- Continued growth and expansion of HUB Specialty Practices, including Data Analytics, Pharmacy Consulting, Workforce Absence Management, Human Resource Consulting & HR-Technology Consulting.

How does HUB work with clients to build relationships?

Great question, especially taking into account the very challenging last 18 months.

For me, it all starts with integrity, trust, and full disclosure, articulating bad news and good news relative to every recommendation from our HUB team's consultative advice. My reputation is everything to me; I simply can't stress that enough.

Our consistent service model beginning in my days with CBC is providing a simple-old school boutique service model. It's really not complicated at all. Many producers, not all, have to adhere to some aggressive new sales goals; believe me I get that. However, it's imperative to always be the lead face in consultative recommendations and be very involved with all clients, both new and established.

I really enjoy meeting with clients over lunch or some form of entertainment, like golf outside of the office when feasible as long as everyone is comfortable with that approach, as not everyone is. I'm pleased to say I have established great personal relationships with basically all my clients. Prospects-Buyers want to buy from someone they not only trust, but actually like. In the old days of broker selling, the "love them and leave them" sales philosophy worked for the seller, but not the buyer. That's why I have never embraced that philosophy.

To summarize: as a client's trusted advisor, we have to proactively continually meet, if not exceed, clients' expectations that essentially justifies our existence.

The CBS and HUB model align perfectly. Integrity, full transparency, proactive professional practice services along with competitive consulting fees make CBS and HUB perfect trusted partners.

How would you describe the relationship between HUB and Christian Brothers Services?

I have known John Airola and Suzanne Anderson for a very long time. Everyone, clients included, appreciates the fact there has been NO turn-over with CBS employees, both on the executive leadership side and service.

Our personal and professional relationship couldn't be better. They respect and appreciate my zeal and approach as I aggressively negotiate each client's renewals, just as much as I respect their partnerships with other brokers as they continue to professionally manage the financial integrity and security of the CBS Trust. John is easily approachable and makes himself available for any call or meeting with our mutual clients. Susanne is also always available and will do everything in her power to deliver a great service model that aligns perfectly with our HUB model.

How does Christian Brothers Services fit with HUB's business model?

The CBS and HUB model align perfectly. Integrity, full transparency, proactive professional practice services, along with competitive consulting fees, make CBS and HUB perfect trusted partners. I'm extremely honored and thankful to work with such humble and down-to-earth friends at CBS. My current CBS clients are very pleased with how well both CBS and HUB interact on their behalf.

How do you know when a HUB client is a good fit for a referral to Christian Brothers Services?

Simply put, I wish many of my other school district clients were Catholic institutions and eligible to become part of the CBS Trust. My current CBS clients are very pleased not only with HUB as their trusted advisor, but obviously very pleased with the many robust benefits, great service and financial gains they, as Catholic institutions have received over the last several years. My oldest CBS client has been in the Trust for almost 12 years. If any brokers representing a Catholic high school have not at least presented them with a proposal, they are simply not doing their job as bona fide consultative advisors to their Catholic institution.

Thinking big picture, what changes do you think are needed in the health care arena?

For starters, the overall medical system and hospitals need to be more transparent; consumers need to better understand exact costs by procedure and quality of care (successful outcomes) statistics. The medical profession needs to be held accountable to a higher standard; they're the one setting the prices and driving the cost of care way up.

"Short of preparing a thesis," I have provided some basic simple "big picture" strategic changes essential to help mitigate employer / employees' costs. Important fact to consider: any change starts with YOU, the consumer.

- Much needed improved prescription drug pricing /rebates brand and specialty drugs.
- Need to more effectively educate employees with enhanced digital and personal robust communication tools; goal to orchestrate strategy to better engage employees while providing various forms of incentives, ultimately making employees better consumers of their health care needs-choices.
- Need to simplify the number of medical plans employers offer to employees. Consider only three plans:
 1. PPO Core Plan (higher deductibles, higher out-of-pocket maximums, copays (less costly PPO option).
 2. PPO Buy-up Plan (lower deductibles, lower out-of-pocket maximums, lower copays) The buy-up option serves two different consumers: those that are over-insured, and those considered high utilizers.
 3. Consumer Driven Health Plan (CDHP) w/HSA Recommended average HSA plan-\$2,500 / \$5,000 80/60 plan with seed money from employer. Average seed money depending on size of employer (\$500 single, \$1,000 family) or \$350 composite.

To summarize, there is no silver bullet that will fix a system many feels is broken. Our medical system needs to be repaired, not replaced. We must all adapt to the new normal and all work together on improving our own personal health that directly impacts our nation's overall health care system.

What do you think the likelihood is of Medicare including dental/vision coverage and possibly lowering the program inclusion age to 60?

Dental, Vision and Hearing being added to Medicare - Vision and Hearing very possible, Dental is doubtful, but still a few years away. Discussions will be how to pay for such necessary enhancements.

Rep. Don Beyer, D-Va., Chairman of the Joint Economic Committee, along with Jimmy Gomez, D-Calif., and Brendan Boyle, D-Pa., introduced the Choose Medicare Act, legislation that would give every individual and business the choice to enroll in Medicare.

The Choose Medicare Act creates a new Medicare program — Medicare Part E — available to every individual who is not already eligible for Medicare or Medicaid.

"Medicare Part E would be self-sustaining, fully paid for by premiums, and offered on all state and federal exchanges, giving people the ability to use the existing Affordable Care Act subsidies to help pay for it," the lawmakers said.

Additionally, employers could choose to select Medicare Part E rather than private insurance to provide affordable and reliable health care to their employees.

Now that the House has passed the budget resolution, they are beginning to work on actual bill language for reconciliation. Lowering Medicare to age 60 will be more difficult to achieve, compared to adding dental and vision. Stay tuned; we can only hope for all the above.

What's in the future for the relationship between HUB and Christian Brothers Services?

The state of the union between HUB and CBS will continue to grow as it has over the past 15-plus years as prospective eligible HUB clients realize the value of CBS, while not getting too confused or possibly mistakenly misled by those not familiar with CBS. Upon being introduced to the CBS, they will realize the true value of the trust for their high school and their valued employees. I will continue to call on prospective eligible Catholic high schools and clearly articulate both the short term and long-term value of being part of something established, financially stable, and most importantly, rewarding to everyone. ☀️

CBS names Brother William Walz Scholarship recipient

Protecting those who are not as financially astute is at the core of Lewis University. Eric Grunst's desire to pursue a business career. In keeping with Brother William Walz's legacy and the mission of Christian Brothers Services' mission of "understanding, protecting and guiding," it was fitting that he was awarded the Brother William L. Walz, FSC, Endowed Scholarship for the 2021-2022 academic school year.

In 2010, Christian Brothers Services established the scholarship in memory of Brother William Walz (1941-2010), honoring him for his years of service and dedication to the Christian Brothers and CBS. The scholarship is awarded annually to a Lewis University senior in Computer Science or the College of Business who has a GPA of 2.75+, and has demonstrated leadership activities during their college career.

In addition, the award is given during the third year of a student's career, which is seen as an extra incentive to assist a student finish their schooling without financial constraint and recognition of their ongoing dedication.

It was an early experience in high school, accompanying his father to visit the tax accountant, that Grunst formed his ideology.

"I remember how he would spend over an hour of his time trying to locate possible deductions that we might have missed to ensure we weren't overpaying the government. Something about that experience stuck with me throughout all these years that made me want to work with individuals who were less financially educated to make sure they weren't getting taken advantage of," explains Grunst. "I am passionate about accounting and finance because I have the ability to change lives of the people I get the opportunity to work with."

CBS holds long-standing ties with Lewis University where the company was first formed 60 years ago, as well as the strong relationship Brother William maintained with the school. Brother William received his MBA from Lewis University and served as its bursar for four years before being named president/CEO of CBS.



Eric Grunst

"It is important to CBS to continue this scholarship, providing opportunity to further the educational growth of students who have a passion to not only excel but who share a commitment to service," said Brother Michael Quirk, FSC, Ed.D, president and CEO of Christian Brothers Services. "It is a privilege for our organization to help further pave the road to higher education for an individual through scholarship."

A triple major in accounting, finance and economics, holding a 3.92 GPA, as a Dean's List student, Grunst is passionate about his undertakings, also acting as the president of the school's Accounting Club, financial keeper of his own photo booth/wedding photography business, opened in 2018, and the vice president of professional events for the Delta Sigma Pi Business Fraternity. He has also been invited to the Accountant Lawyer Alliance.

"Being involved in clubs, extracurricular activities, internships, etc., outside of school is beyond important," said Grunst. "School does a fantastic job at educating me in my fields of study, however in order to be a fully well-rounded person, I believe that trying new activities, getting comfortable with being uncomfortable, and meeting new people is not only important to grow as a person, but necessary to excel at life."

Once he receives his degree and Certified Public Accountant's license, Grunst intends to open an accounting firm in partnership with another Lewis student, and plans to work with lower income individuals and small businesses who are looking for tax, accounting and financial services. Once a member of the Addison Fire Protection District cadet program, Grunst furthered his desire to help the community in more ways than one. As an aside to his business career, he also hopes to pursue his paramedic license and attend the fire academy.

And in his "spare time," he also would like to pursue a pilot license to fly recreationally.

Grunst joins past Brother William L. Walz scholarship recipients Mauricio Lasso, Jan O'Hara, Olivia Major, Yesenia Gonzalez, Krystal Le, Marek Blizinski, Jason Giron, Ian Ziarko, Ryan O'Keefe, and Ross Goers.

Christian Brothers Services will award the next scholarship in the spring of 2022. If you would like to make a tax-deductible donation payable to Lewis University, please include "Brother William Walz Endowed Scholarship" on the check's memo line and mail donations to:

Lewis University
Senior Development Officer
One University Parkway
Romeoville, IL 60446

"The people at Christian Brothers Service are some of the nicest people I have ever talked to. The success that CBS has experienced is due to the mission statement being lived each and every day. Hundreds of thousands of people have had their lives touched by the generosity and efforts of the community members and the whole organization. I would highly recommend that anyone who is interested in exploring the CBS community to apply to the Br. William L. Walz, FSC Endowed Scholarship. You will never know if you could have won if you don't try," shared an exuberant Grunst upon learning he earned the scholarship. ☀️



Christmas

COUNTDOWN




It's NOT Too Late to Influence Year-End Giving

If old St. Nick were a fundraiser, he'd be checking his list twice to make sure the last days of the calendar year were filled with opportunities for giving. So with that in mind, consider these 16 tips for the remaining 16 days of 2021 to help swell your organization's coffers.

- 1 Make sure your online giving channel and website are ready for lots of traffic. Test, test, test! Also, refrain from requiring too much information at the time of giving lest a donor think "I'll get to it later..." Convenience is key.
- 2 Eblast your donors. Remind them that some gifts take time to process. Provide your website giving link for last-minute December 31 gifts. Let donors know if your office will be closed and how to reach you during the holidays.
- 3 Call LYBUNTS (lapsed donors). Thank them for their past support and encourage them to contribute this year. Start with those who gave the most last year and work your way down through a descending order list.
- 4 Call specialty donors. Depending where you are located there may be opportunities for newer tax-advantaged gifts such as tax-credit scholarships, etc. If this is how donors gave in the past, make sure they have all the info they need now. Sometimes the processes for these gifts can be cumbersome, so dial for those dollars ASAP.
- 5 Speaking of cumbersome... Be sure to have an easy-to-understand, step-by-step guide for any gift process that is not straightforward. Something from your organization, that will ease the donor's path rather than burden them with bureaucracy-speak, will be much appreciated.
- 6 COVID-19 donors may have emerged during the past year or so, and, alas, it's not over yet. Appeal to them specifically with funding priorities that relate to the ongoing burden of the pandemic, variants, external mandates, etc., that impact your institution.
- 7 Look back a few years for any intermittent large gifts. Given the performance of the stock market of late, a gentle nudge to these donors may be all it takes.
- 8 Crunch all the data with a particular eye on SYBUNTS (Some Years But Unfortunately Not This Year), new donors, DAF (Donor Advised Funds) donors, lifetime giving, recency and frequency to further determine who you want to pursue individually. Look at affiliations, timing, patterns, methods, relationships.
- 9 Once #8 is complete, assign tracking of these top prospects to one person in order to make sure no one misses out on the opportunity to feel good about themselves by giving THIS YEAR.
- 10 Read up on DAFs to make sure that your acknowledgements are appropriate given that these donors have already received their tax deductions.
- 11 Consider a Countdown Goal for December gifts and share progress on this via social media, email, webpage, etc. Donors like to be part of a time-specific and exciting endeavor. Be sure to clarify how these gifts will be used. Your funding priorities should be clear and specific with regard to numbers, cost, etc., but don't just state the feature, also describe the benefits that those you serve will receive once the funding comes through.
- 12 Seek out a few key board members, volunteers, donors and suggest an end-of-year challenge gift to match donations from the "wait until it's almost too late" prospects.
- 13 Make your ask compelling with emotion and reason balanced 2:1. Tell great stories of impact on the beneficiaries. Focus more on the donor than your organization. Be courageous in asking for increased gifts. Most donors give 60% of what they are asked. Aim high! Base the ask amounts you set on past giving, upgrades, segmented goals such as donor clubs, analogies, or challenge gift terms.
- 14 Remind prospects about making gifts in memory or in honor of loved ones, Congregation members, etc.
- 15 Pray! We're nothing if we don't remember that important dimension of our missions.
- 16 Remember... Asking people for money is giving them the opportunity to put their resources at the disposal of the kingdom. To raise funds is to offer people the chance to invest what they have in the work of God.

Henri J. M. Nouwen

A Few Moments with ...

Donna Lamberti

Can you tell us a little about yourself?

I was raised in a small town called Corvallis, Oregon. My dad was a grass seed farmer in a family-owned business and worked hard year-round. I knew I was going to be an accountant from the very beginning of my high school years, without any doubt but never saw the Catholic Church as a big part of my life until much later when I joined the Congregation of Holy Cross as their Controller. I have enjoyed all aspects of my career. I love client and customer service and being of assistance to others, which is why my early years at PricewaterhouseCoopers were formative. I learned about serving the needs of a diverse group of business clients, one of which was the Congregation of Holy Cross. At this point in my life, I am grateful to have yet another opportunity to serve the Catholic Church and the needs of others, specifically Christian Brothers Services members, in helping advance and support their mission and ministries.

You are in a newly created role of Executive Vice President here at Christian Brothers Services. Can you briefly describe your role in the leadership structure and your goals for your position?

I believe my role is to be all-inclusive, support the mission and vision of CBS, recognize and help to preserve the Lasallian history, help deploy strategic plans and key initiatives, while making myself available to the divisions and departments of CBS, and its employees. I am excited about contributing value to the organization in perhaps a unique way, having been part of a member organization previously and a trustee to the Employee Benefit Trust. My goals would include helping CBS see the way forward post-pandemic, making sure we remain responsive, relevant and nimble in our desire to provide service, by understanding the needs of our members, and help protect and guide members through the ever-changing landscape and challenges of operating and supporting their ministries.

You have a unique perspective, coming from a member organization to now serving as a CBS employee.

What would you like our current members to know that they might not realize about CBS, now that you have an insider's take?

Great question. I would like to confirm what I thought I knew already as a member organization, that the employees of CBS, throughout the organization are hard working and consistently provide due care and a high degree of expertise in everything they do. It is rare, I think, to find an organization where the originating mission and charism seem to be embodied throughout the employees of CBS. The employees of CBS strive to provide excellent service, whatever the division or department.



Now that you have met and talked with some of our members, what are some of their thoughts about the issues they face, and how can CBS address those issues?

It is all about planning for the future, ministry growth, or ministry decline, either way there is planning to be done and CBS has resources in each of its divisions, including BMT and CMS, both consulting divisions of CBS, to assist members facing the most pressing challenges or opportunities. We are here not only to provide options in health insurance and retirement plans for employees, and property and casualty insurance for the patrimony in the case of some religious communities, but also to help solve problems of all kinds, or assist with opportunities in mission advancement and the further growth of ministries.

What do you see as the biggest challenges facing CBS and our members in the coming months and years?

Being aware of and responsive to the changing landscapes in a post-pandemic world, recognizing the need to invest in technology to stave off falling behind in the ability to respond to needs of employees working in a hybrid environment and the needs of members who are looking to gain efficiencies and effectiveness along the way, so they are able to pivot and respond to ministry challenges and opportunities with technological advances. There is a great shift in the working world, so it is key to become more empathetic to the needs of employees; CBS will strive to continue to improve upon what we offer to our members in employee benefits so our members can remain competitive in retaining employees working in ministries.

What do you like to do when you are away from the office?

I love spending time with friends and family, often at Lake Michigan. ☀



MERRY
Christmas

and

HAPPY NEW YEAR

Christian Brothers Services recently sent out our 2022 annual calendar featuring photos of some of our members. If you did not receive one and would like to, please contact us at Media@CBServices.org with your mailing information.



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