



Outreach™

Christian Brothers Services

A Catholic Church Organization Serving the Church

New President Chosen for Christian Brothers Services

by Brother Joseph Saurbier, FSC

Chairman of the Board, Christian Brothers Services

The changing of leadership is a significant event for every organization. As Chairman of the Board of Directors of Christian Brothers Services, I want to share the news that on January 1, 2008, the new President of Christian Brothers Services will be Brother Michael Quirk, FSC.

Role of the Board and How the Board Ensures Leadership

The Board of Directors provides direction and oversight of the Company. Supporting the President so that he can do the best job possible is also a primary function of the Board.

The Board hires one person and one person only and that is the President of CBS. Naturally, it is in everyone's best interest - participants, employees, managers, business partners - that a highly qualified person serves in the top position of leadership. If the Board does its job well, it filters throughout the entire organization.

What Leadership Means at CBS

Christian Brothers Services has become a leader in providing the Catholic Church in the United States with cost-effective, managerial programs and plans. The programs serve thousands of Catholic Church employees and provide financial protection for Church property worth billions of dollars.

It has been said that everything rises and falls upon leadership. Having wise, experienced leadership is essential to serve the Church now and in the future.

The Presidential Selection Process

Three years ago, when Brother William Walz, FSC, the current President, informed the Board of Directors



Brother Michael Quirk, FSC

of his plans to retire after December 2007, the Board initiated a comprehensive process to find a worthy successor and developed a plan for the transition. I'd like to share with you some of the process.

The Board formed a Search Committee made up of five Directors, each bringing to the Committee

(Continued on page 2)

retire after December 2007,

Inside

New President Chosen for Christian Brothers Services

~Br. Joseph Saurbier, FSC

From the President...

~Br. William Walz, FSC

New Retirement Advice Services Are Coming

~Jim Ceplecha

Evaluating the Aging Driver: Part Two

~Roger Duffield

Absenteeism, Presenteeism, and the Benefits of Annual Flu Shots

~John Airola

Manage Your CBS Online News

~Dave Pipitone

Welcome Aboard!

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(COVER STORY continued)

specific administrative, financial and human resources experience. Their duty was to handle all of the tasks of reviewing the position, obtaining employee feedback, identifying and interviewing candidates and selecting the right leader. The Board hired Dr. Jerry Zoloto, an organizational consultant and psychologist, to interview top managers and conduct focus groups with employees on the expectations, needs and desires for a Presidential candidate. The Board met with Dr. Zoloto to learn the results of the study and craft a profile of the ideal candidate.

It became apparent after the committee met with the consultant that the various constituencies preferred a President to come from the ranks of the Christian Brothers. This was undoubtedly a high compliment to Brother William for his many years of tremendous leadership but it also spoke of the respect held for the Brothers in general.

A nationwide search for a qualified Christian Brother ensued and while numerous Brothers were identified as possible candidates, the committee discovered that many of these Brothers were happily serving in leadership roles in their respective Districts. The committee looked for Brothers who had chief administrator experience, knowledge of financial matters and participated in strategic planning.

Following the interviews and discussions among the committee members, it was decided to recommend Brother Michael Quirk, FSC, to the full board for a final interview which led to the offer of the Presidency of CBS. The Board looks forward to working with Brother Michael when he begins his new role on January 1, 2008

Background of Brother Michael Quirk

Brother Michael Quirk has spent the last 24 years at De La Salle Institute in Chicago. Becoming President there in 1989, he started as the school's Business Manager and also taught business and coached wrestling. He received his bachelor's and master's degrees from Lewis University in Romeoville, Illinois. In the early 1980s while at Lewis, he worked

with Brother Damian and in the process became acquainted with many of the Christian Brothers plans and programs.

During his tenure at De La Salle, he founded the Tolton Center, an educational organization which provides literacy programs for people who have dropped out of the high school setting yet who need the GED to obtain employment. He was instrumental in opening a campus in the Bridgeport neighborhood of Chicago for young women who wanted to enroll once De La Salle became coeducational. Numerous improvements to De La Salle's main campus also occurred during his tenure. This year marks Brother Michael's 25th year as a Christian Brother.

Thanks to Brother William Walz

The Board of Directors has enjoyed an excellent working relationship with Brother William as he expertly guided Christian Brothers Services throughout his 22 years as President. He surrounded himself with highly capable and dedicated individuals who make up the Management Team and together they have created tremendous programs to serve the Catholic Church. With his managers, Brother William has developed a loyal and highly competent workforce, which is the backbone of CBS.

“Brother William has developed a loyal and highly competent workforce, which is the backbone of CBS.”

Brother William successfully guided the company through strategic planning sessions over the years as well as overseeing the construction of a beautiful office building when the former headquarters was no longer

adequate. Serving on numerous boards during his tenure, Brother William was exposed to new developments and proven techniques that could be utilized at CBS. He understood the many implications of a strategy as well as how it would be accepted by his colleagues.

I believe all of the constituents of CBS, particularly the Board of Directors, will be forever grateful to Brother William for the leadership, dedication and care that he brought to Christian Brothers Services for 22 years.

From the President

“The luckiest man...”

In his book, “The Great Bridge, The Epic Story of the Building of the Brooklyn Bridge”, David McCullough quotes Washington Roebling, chief engineer of the project from a speech he gave after the bridge was finished. Roebling said, “I had no idea that I would end up devoting one third of my life to this project.” That caused me to stop and think about my own life. When I became the first President of Christian Brothers Services in 1985, I had no idea that I was about to devote 22 years, one third of my life, to leading this organization. Time does go by quickly.

One of the things I did in my first year was creating a newsletter called Plan/Gram, now called Outreach. In every issue since Vol. 1, Number 1, I contributed a little editorial called “From the President.” Over the 22 years since, I have written about, and sometimes repeated, a few simple and basic messages in this editorial article. Because this will be my last column, I asked for a little additional space and decided to review a few of those simple messages that I have consistently written about over the years.

- As organizations of the Church, we can accomplish much more working together than any one of us can do on our own.
- Insurance is best and most efficiently used to protect us from catastrophic losses, not routine events or care.
- Devoting effort and resources to better risk management is in the long run far more efficient than paying for losses.
- The key to controlling the cost of health care lies in better wellness and prevention decisions rather than treating illness.
- Involving members in decision-making about costs through education and empowerment ultimately is more efficient and beneficial for the members.
- Neither Defined Benefit Pension Plans nor Defined Contribution Retirement Savings Plans alone are better than the other. They each serve different functions, and a coordinated plan of benefits that include both limit employer liability and provide the greatest retirement security for employees.

I hope you noted and understood these few simple messages. If I did nothing else over the past 22 years of writing this little editorial in Outreach except to help you make good decisions about insurance and retirement planning, then it was well worth the effort. As I leave CBS, I am confident that Brother Michael Quirk will be a great President and will continue the important mission of this organization to provide service to the Church.

Most of us, at least the “old-timers,” know that Lou Gehrig batted right behind Babe Ruth when they both played for the New York Yankees. Late in his career, Gehrig suffered from ALS, today often called “Lou Gehrig’s Disease.” He died in June of 1941, exactly one month after I was born. What became probably one of the most beloved quotes in sports history was spoken by Gehrig to a hushed crowd of 60,000 fans in Yankee Stadium on July 4, 1939, the day he retired. He said, “Today I consider myself to be the luckiest man on the face of the earth.” In his book, “Luckiest Man, The Life and Death of Lou Gehrig,” Jonathan Eig explained that this shy, soft-spoken man always realized that whatever success he had in life he owed to his mother and father, to the people who believed in him and gave him a chance, and finally to his teammates on the New York Yankees.

As I write the closing of my last “From the President,” I can say like Lou Gehrig, I feel like the luckiest man on the face of the earth. I was blessed with a wonderful mother and father, a loving family, people who believed in and cared about me even when I sometimes didn’t deserve it, and the remarkably talented people I have worked with over the years. Whatever success I have had over these many years I owe to them. I was truly a lucky man.

Brother William

William L. Walz, FSC
President

New Retirement Advice Services are Coming

by Jim Ceplecha, Managing Director, Retirement Planning Services

Do your employees need help choosing investments for their retirement? Do they know whether they're on track for a financially comfortable retirement? Are communication pieces enough or would they like more professional assistance.

Good News! Christian Brothers Retirement Services is pleased to announce the availability of two new optional advice services. The first is Personal Online Advisor, powered by Financial Engines. This service provides independent, online investment advice for participants in the Christian Brothers Retirement Savings Plans. Financial Engines provides forecasts illustrating the participant's chances of reaching his/her retirement goals. It also provides specific fund recommendations and it helps monitor the participant's investment allocation. The participant can analyze various "what if" scenarios and can include non-plan assets and other income sources. Personal Online Advisor is available at no cost to participants.

The second optional advice service is the Vanguard Managed Account Program, powered by Financial Engines. This service provides professional management for the participant's investments in the Christian Brothers Retirement Savings Plans from fund selection to periodic rebalancing. With a managed account program, participants receive clear, objective and personalized investment advice. The investment strategy is based on a proven process used for decades by Financial Engines with some of the largest U.S. investment managers. The fee for this program is no more than 0.40% of your account balance per year. There is a \$60 annual minimum fee. This fee is substantially cheaper than if an employee hired a professional advisor on their own.

For more information, contact me directly at 800.807.0100, ext. 2630 or e-mail: jim_ceplecha@cbservices.org

Evaluating The Aging Driver (part 2*)

Finding the Right Program for Your Order

** Continued from the Outreach: Spring 2007*

by Roger Duffield, Manager of Risk Services, Risk Management Services

Driver safety is an important issue for the aging driver. Statistics show that older drivers have a higher rate of accidents. Because everyone ages differently it is difficult to decide when an older person should stop driving. Evaluations play a strong role in determining just when to say "now." There are many programs that can help evaluate an aging driver including the AAA Roadwise Review and third party driver evaluations.

However, for those Institutes that find it inconvenient or impossible to work around a third party's availability, another option is available.

"Because everyone ages differently it becomes difficult to decide when an older person should stop driving."

Training a member of your staff to become a driving evaluator helps with time management and the cost associated with third party evaluations.

The Sisters of Charity of Nazareth (SCN) in Kentucky have implemented just this type of program. "The main reason for starting this program was the difficulty we had in finding [third party] evaluators," says Sister Theresa Knabel, former Vice Provincial of the Western Province

of Sisters of Charity of Nazareth. “When we were able to locate an organization that provided driver evaluations,” continues Sister Knabel, “it was costly and scheduling could be a problem.”

After reviewing their options and discussing their concerns with Christian Brothers Risk Management Services, Sister Knabel and the SCN decided to have a staff member trained as a driver evaluator. Richard Sweazy, in addition to his responsibilities as maintenance director, took on the challenge of becoming the in-house driver evaluator. Sweazy trained at Smith Systems of St. Louis, Missouri, a company that specializes in professional driver training.

After developing and putting policies and procedures in place, the SCN leadership decided to begin this program by testing their members 80 years of age or older. Sweazy conducted several safe driving seminars before beginning the evaluations. Today, all the sisters are tested along with any employee who regularly drives for the organization.

Despite the initial cost of training, the program is very cost effective considering the number of drivers to be tested. It also provides an objective evaluation procedure and evaluation. “This method of testing gives leadership objectivity” Sister Knabel explains. “They have evaluation results to go on and those results are the basis for decisions.” The main focus of the Sisters of Charity of Nazareth evaluation program is not to take drivers off the road, according to Sweazy. “The goal is to make them [members] safer drivers.”

The in-house driver evaluation program that the Sisters of Charity of Nazareth have implemented is just one of several types of programs your Institute can utilize to evaluate, not only your aging drivers but also, all members and employees. Christian Brothers Risk Management Services can help you determine what program is right for your organization. We provide support and resources to help Catholic ministries develop and maintain updated fleet risk management programs. For more information on any fleet or auto programs, visit our website at www.cbsservices.org/rms or call us at 800-807-0300 ext. 3054.



FIND THE
RIGHT TOOL
FOR YOUR ORGANIZATION!



**Christian Brothers
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Fleet Management Program**
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FREE, EASY, AND AVAILABLE NOW!

The Online Automobile Assessment provides a fast, easy way to evaluate your fleet management programs. In addition, have access to a wide range of resources to improve your auto program.

Simply go to
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and click on the Automobile Survey
icon on the left side of the screen to login.*
It's that easy!

*Risk Pooling Trust members, in order to receive auto credits, please login using your Administrator username and password. Non-Risk Pooling Trust members, please login using the password 'outreach'.



Absenteeism & Presenteeism

The Benefits of Annual Flu Shots

by John Airola

Managing Director, Employee Benefit Services

It's a blustery fall morning, and your direct line rings before 8:00 a.m. It's another employee calling in sick. Other people begin straggling in, some who are obviously not feeling well.

What is Presenteeism?

Absenteeism during flu season has an undeniable effect on any organization. But we may be overlooking another, more insidious problem: "presenteeism" — when employees decide to come to work ill. These employees not only underperform but also risk infecting their coworkers and clients. In fact, the Harvard Business Review argues that presenteeism may cost

companies more in lost productivity than absenteeism and medical treatment combined. A Cornell University study indicates that the cost of presenteeism accounts for anywhere from 18 to 61 percent of the total cost of employee illness.

Employees often come to work ill, according to a 2006 Harvard study, because they cannot afford to take sick days or because they feel pressured by supervisors. Consider providing your employees with a chart like the one below to help them decide when to come to work. Encouraging workers who might be contagious to stay home allows quicker recovery and prevents the spread of infectious illnesses like the flu.

May Be Contagious	Probably Not Contagious
Fever over 100.4	No fever
Severe muscle and joint aches	Mild muscle aches
Coughing and/or runny nose with green mucous	Dry cough and/or sniffing
Bright red eyes with discharge	Itchy eyes
Severe sore throat	Throat tickle with post-nasal drip
Vomiting	Mild nausea

Promoting Flu Vaccinations

Why settle for lost work days and low productivity during flu season when you might avoid them altogether? According to the U.S. Centers for Disease Control and Prevention (CDC), flu vaccinations are 70 to 90 percent effective at preventing flu in healthy adults, and have been shown to significantly decrease lost work days and stabilize productivity in the workplace during flu season.

Just in time for this year's flu season, the Employee Benefit Trust has created a flu shot coupon program for our members. This program is absolutely free to your organization and to eligible employees and their enrolled dependents. Employees can print and redeem their flu shot coupons by following these easy steps:

1. Visit www.cbseervices.org/flushot, and click on the button that says, "Get your coupon." Enter your birth date, e-mail address and the ID# from your CBEBT identification card to receive the CBEBT Company ID and Company Password needed for step 2.
2. Click on the link to the Maxim Health Systems Web site at findaflushot.com/coupons. Click on the "Register Today!" button. Enter your CBEBT Company ID, Company Password and registration information.
3. Maxim will e-mail you a login password. Click on the link in the e-mail to go to Maxim's login page. Entering your password will allow you to print your flu shot coupon and locate participating clinics near you.
4. Present your coupon and photo ID at a participating clinic and receive your vaccination at no charge.

The success of our flu shot program also means lower absenteeism and higher productivity for your organization this flu season. But the program can only succeed if a wide majority of our members participate. To that end, please promote the program in your workplace and strongly encourage your enrolled employees to visit our flu shot Web site at www.cbsservices.org/flushot.

Flu Facts

Flu viruses spread via respiration droplets when someone who is infected sneezes or coughs. Viruses can also live on inanimate objects, such as phones and computer keyboards, and can infect employees when they touch infected objects and then touch their eyes, noses or mouths.

During flu season, encourage employees to wash their hands frequently and thoroughly with soap and water. When soap and water are unavailable, recommend using alcohol wipes rather than antibacterial hand sanitizers, which encourage bacterial resistance.

According to a Journal of the American Medical Association study, flu vaccinations are less effective in sleep deprived subjects than in people who have had sufficient rest the night before receiving their shots.

Manage Your CBS Online News

by Dave Pipitone, Communication Services Manager

Did you know that you can receive publications that provide up-to-date news and information about the different Christian Brothers programs and services conveniently delivered to your e-mail Inbox? Staying current with events and announcements is easy. You can create a free account and check the news you want to receive. For example, if you want a notice when the online version of *The Outreach* or *Maintaining Your Health* is available, you will receive one. Messages with other news and publications are at your fingertips. To register for this complimentary service, visit www.cbsservices.org/subscribe.

Website Services

Is your website design a little stale? Are you looking to engage visitors with Web 2.0 communications? Do you need reliable, inexpensive website hosting? Do you need more efficient ways to update your online content? Let the Design and Development Team of Christian Brothers Services give your web site a Cyber Makeover so you make the Internet work for you. For more information, contact Jason Langs at 800.807.0100, ext. 2675 or e-mail Jason at jason_langs@cbsservices.org.

Christian Brothers Services and Christian Brothers Investment Services, Inc.

cordially invite you to stop by and visit us at our Hospitality Gathering at this year's

NATRI National Conference

Jasmine Room Hyatt Regency Miami

400 South East Second Avenue
Miami, Florida

Wednesday, November 7, 2007
5:30 p.m. - 8:30 p.m.

*Drawing for \$200 gift card at 7:00 p.m.
Fill out the stub and drop it off at the
CBS or CBIS booth.*



Christian Brothers Services
1205 Windham Parkway
Romeoville, IL 60446-1679

phone: 800.807.0100
fax: 630.378.2501
e-mail: info@cbservices.org
web: www.cbservices.org

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Services Division at the above address.

Editor: Dave Pipitone, Communication Services Manager
Graphic Arts Manager: Jason Langs

Welcome Aboard!

Employee Benefit Trust

Apartment Community of Our Lady of
the Snows, IL
Catholic Charities of WY, WY
Congregation of Divine Providence, TX
Franciscan Sisters of the Poor, NY
J K Mullen High School, CO
Leviticus 25:23 Alternative Fund, NY
Louisville High School, CA
Mary Mother of God Church, AR
Mount St. Michael Catholic School, TX
St. Benedict Catholic Church, SC
Saints Peter & Paul Warming Center, MI
Sisters of the Holy Family of Nazareth, CT,
IL, PA, TX

Employer Retirement Plan

Franciscan Friars Minor, OH
Province of St. John the Baptist,
St. Charles Borromeo Catholic
Elementary, MS
St. Henry's Area School, MN
St. Mary's Catholic Church, MS
St. Patrick Catholic High School, MS

Religious Community Deductible Trust

Poor Clare Sisters, CA

401(k) Plan

Marion Catholic High School, IL
Sisters of the Holy Names, CA, OR, MS, WA

403(b) Plan

Dominican Volunteers USA, IL
Dominican Nuns, CT
Little Sisters of the Poor, OH
Lumen Christi Institute, IL
National Conference of Catechetical
Leadership, DC
St. Stanislaus Cemetery, MD
St. Patrick High School, MS
San Miguel Education Center, RI
Society of the Precious Blood, MO

Risk Pooling Trust

Blessed Sarnelli Community, Inc., PA
The Federation of the Brothers of the
Sacred Heart Inc., NY
IHM Center for Literacy, PA
Institute of the Daughters of Mary Help of
Christians, TX

Jesuit High School of New Orleans, LA
The Literary Society of St. Catharine of
Siena Inc., KY
Lovers of the Holy Cross Sisters Inc., CA
Marquette Jesuit Associates Inc., WI
Red Cloud Indian School, Inc., SD
The Sisters of the Precious Blood, OH
Wisconsin Province of the Society of
Jesus, WI

Student Accident Plan

Cristo Rey High School, CA
Loretto High School, CA
Maria High School, IL
Mary Help of Christians School, TX
St. Francis Center, CA
St. Louis School, HI
St. Mary's Academy, LA

Website Hosting and Design

Archdiocese of Philadelphia, Catholic
Human Services, PA
Diocese of London, Ontario Canada
St. Mary Monastery, IL
St. Paul the Apostle Church, NY
Servant of the Holy Heart of Mary, IL



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1987: A Look Back

Special Outreach Insert September 2007



Christian Brothers Services



A lot can happen in 20 years. Trends begin and end. Leaders rise to prominence and retire. New technology reinvents communications. Systems improve service. Innovations change how we live.

Twenty years ago, Christian Brothers Services published a company newsletter called the Plan/Gram, which has become The Outreach today. The newsletter presented

significant strategies and information to help Catholic organizations manage their operations cost-effectively.

Prophetic predictions, which address emerging issues, withstand the passage of time. In this special issue, we look back at excerpts from the 1987 Summer issue of Plan/Gram to see how relevant they are today. Turn the page to learn more.

From the President

June 1, 1987

Dear Participating Member,

About a year and a half ago, when insurance premiums were skyrocketing and coverages were being excluded, Brother Joel Damian began a campaign to urge the Catholic Church in the United States to self-insure. Many governmental groups and professional associations were already moving to set up risk retention programs to provide some long term stability in their insurance costs and coverages.

The concept is fairly simple and operates on a model similar to our own Risk Pooling Trust. Although no individual entity knows when it will experience a loss, through an economic principle called "the law of large numbers" the expected number of losses for a large group can be predicted with reasonable confidence. By making contributions based on risk exposure, the participants establish a loss fund to cover the expected losses that will be incurred by the group.

When purchasing commercial insurance, premium is a cost that is not recoverable. In a risk retention group, if any funds remain after covering the losses of the members, they still belong to the group and are added to its reserve. It has been pointed out that over the years the Church has paid far more in premium than our actual loss experience seems to indicate was necessary. Had we self-insured a number of years ago when the idea was first proposed, the savings would have benefited all of us.

If those working on this project are correct, now is the time to organize a national Catholic risk retention group. This will move us a step closer to the day when the entire Church in the U.S. provides all its own insurance needs.

As we celebrate the 200th anniversary of our Constitution, we once again need individuals with enough vision to set aside differences and join together for our mutual benefit.

Brother William
Brother William Walz, FSC
President

Brother William Walz penned the first Plan/Gram in 1985 when he became President of Christian Brothers Services. The Plan/Gram was written for participating members of all of the Church programs and plans administered by Christian Brothers Services. In every issue, Brother William addressed current industry developments and how those issues applied to Church organizations. Then and today, the vision is the Church providing for its own insurance needs through the power and spirit of mutual collaboration.

Some things that were true in 1987 are just as valid in 2007. A time-proven way to use insurance cost-effectively is to control risk by self-insuring. This strategy is the foundation of all our programs. For example, Br. William advocated a national liability risk retention group for Catholic organizations. In 1988, The National Catholic Risk Retention Group was formed. It now serves 66 archdioceses and dioceses and the Christian Brothers Risk Pooling Trust with excess liability insurance.

During the 1980's, risk management meant letting the insurance company pay for losses that occurred. As self-retention emerged, organizations used their money to pay for all or part of the losses. In 2007, managing risk has become broader. Risk management embraces financial protection of assets. Retirement savings advise diversifying asset allocation to protect against risk of a market downturn. Health risk management encourages wellness of employees and their dependents to address the spiraling cost of health insurance.



Effective Risk Management is the Foundation of a Good Insurance Program

Identifying & Managing Risk

There is no universally acceptable definition of risk, but following common practice, risk can be defined as the variation in the possible outcome.

Risk has also been known to mean very different things. For example, risk may mean the following:

1. The possibility of a loss.
2. The object exposed to loss.
3. The peril that causes a loss.
4. The probability of chance that a loss will occur.
5. The variation in the possible losses.
6. Uncertainty concerning a loss.

For over one hundred years, risk has always been the principal concern of the insurance company. The insured, through an agent or broker, seeks to protect against economic loss and catastrophe by transferring the risk to an

In the late 50's and early 60's, many major corporations were becoming increasingly aware of the cost of insuring their risk and were innovatively working with agents and brokers to find a way in which they might reduce their costs.

Some options were higher deductibles or a partial risk transfer. This enabled insureds to assume a portion of their own risk through some form of self-retention.

If insureds were to derive the maximum benefits possible by assuming some of their own risk, they would now have to become involved in managing not only conventional insurance policies, but also their own or self-insured portion of risk as well.

As a result, risk management became a new discipline in the United States. Its function would grow to preserve the resources and

Do-it-yourself risk management is risky. In 1987, we organized professional resources to provide qualified expertise for the plans we administer. Twenty years later, that expertise is part of the knowledge and experience of our employees. Each program partners with leading experts to provide the best risk management resources.

For example, Christian Brothers Risk Management Services made arrangements with Belfor USA, the world's largest disaster restoration firm, months before Hurricane Katrina. When the hurricane hit, we were able to mobilize recovery resources to affected members within days, while other organizations waited months just to hear from their insurance carriers.

Medical Cost Containment

As medical costs keep sky-rocketing, medical insurance also is rising. The employer can offset medical insurance price increases by encouraging the employee to substitute choices which are lower in cost but do not affect the quality of care.

The employee has many options that can save on cost. Obviously, the less the employee uses the plan the less the employee spends on medical care, since most plans share the expense of coverage. As a corollary, the healthier the employee, the lower the risk for claims. Lower utilization of medical care results in lower premium rates.

The employee can take steps to help insure a healthy body and mind. First, an employee should be sure to get routine check-ups and a complete physical exam. Education is very important for a healthy body. In order to be healthy, one needs to know what healthy means. There are many classes, magazines, books, and programs (weight loss, stress control, and stop smoking) in today's society to help people become more knowledgeable about health. Also, exercise is important to keep a healthy and fit body. Exercise does not mean having to exert oneself to his/her limits. One can have fun while exercising. For example, bowling or horseback riding as opposed to a trip to the movies is both enjoyable and physical. Taking a walk is also a good form of fitness control and can be done at any age. To be physically healthy enables employees to save money and help them feel better about themselves.

However, in the event that the employee does become ill or needs surgery, there are still many options one can take to control the cost of medical care:

GENERIC DRUGS – are equivalent to brand name drugs but at less cost. There are over two hundred generic drugs on the market today. When receiving a prescription the employee can ask the pharmacist if there is a generic substitute.

If the employee tries to be careful about health care cost, he/she is not only benefiting from the short-term savings, but also from the long-term results. The goal of reducing unnecessary cost while maintaining quality care can benefit all of us, whether employer or employee.

In 1987, having healthy employees helped hold down skyrocketing medical costs. Today, integrating a wellness program with health care benefits is the modern initiative for medical cost containment. Through wellness screening and participant education, an individual can be pro-active in managing her or his health.

In 1987, we recognized the value of generic drugs. In the last three years, the price of prescription drugs has led double-digit inflation in health care costs. Generics are still the preferred way to manage rising expenses. All of our health care and wellness programs participate in a cooperative prescription drug purchasing group that lowers costs through group buying power. This cooperative of Church Plans is sponsored by the Church Benefits Association.

A lot has happened in the past 20 years. We've watched the Catholic organization membership grow in the programs, plans and Trusts we administer. We've implemented successful upgrades in the technology infrastructure, so that the systems supporting these

programs are faster, cheaper and more efficient. Despite all the changes, our mission and ministry have remained the same: to serve the managerial needs of Catholic Church organizations. We are grateful for the privilege of serving you.

Employee Focus



Jim Ceplecha

Jim Ceplecha, Assistant Manager of the Employee Benefit Plan, has been with Christian Brothers Services since 1981. His present duties involve traveling to meet with prospective and existing clients to explain the Plan Benefit program and answer questions. He also meets with individuals in the health care/insurance field to discuss different options of the Plan.

In his spare time, Jim enjoys fine restaurants and attending stage plays in Chicago. Outdoor activities such as fishing are also a favorite pastime. It would not be surprising to see Jim having a picnic by the lakefront on a nice Sunday afternoon.

Jim's combination of hard work and good-nature makes him a pleasure to work with and an asset to Christian Brothers Services.

Employees are the heart and soul of a company. Their experience, wisdom, and skills make sure each program is operated cost-effectively. The combined management experience of the five divisional directors exceeds 90 years. At Christian Brothers Services, customer service is a central focus of every employee.