



Christian Brothers Services

A Catholic Church Organization Serving the Church

Ask and You Shall Receive: HMSR Staff Negotiates Savings for Religious Communities

By Fr. Fran Dyer, Managing Director, Health Management Services for Religious

The religious medical trusts that we administer offer members the choice to use discounted medical and dental care through PPOs or national discount programs. However, there are times when a member does not use a network doctor because of a long-term relationship with a doctor who is not part of the network, or where the network is weak where the member lives. The beauty of our trusts is that they allow the flexibility of using in-network or out-of-network resources.

We know how precious funds are to Religious Communities. As our service to our members, we had hired an outside service to negotiate a discount with the out-of-the-network providers. As I met with Annette Craven, our Claims Management Coordinator, we explored the idea of handling the negotiation in-house since we were more attuned to our members' needs. We knew that we would save paying the commission to our service and maybe we would be more effective.

In 2003, we began calling medical providers to ask for discounts. Annette set up the program and oversees it today. When we identified a bill of \$1,500 or more, we contacted the provider. We became successful and are currently negotiating bills over \$500. Jyll Sterling, Rhonda Schraer, Terry Fatka and Erin Fritz of the Health Management staff have been enlisted to make the calls. In June 2004, we added dental bills to the mix.



left to right: Jyll Sabatini, Terri Fatka, Erin Fritz, Rhonda Schraer, Mary Rouskey, Annette Craven

"We call providers as representatives of the Religious Communities which participate in the Trusts," said Annette Craven. "Most people are willing to give the Sisters, Brothers or Priests a discount. Sometimes, the entire bill is written off. Often, the doctors ask us to pray for them and their practice."

Jyll Sterling has been calling providers for two years. "It's been a positive experience," said Jyll. "I often talk directly with doctors and tell them that Sister, Father or Brother pays for medical coverage to a Trust and the Trust pays the bills. Then, I ask if a discount is available to members of Religious Congregations. Most people are very friendly when they understand the relationship. It's gratifying to me to help the Sister, Brother or Father. I'm disappointed when they don't receive a discount."

Recovering discounts helps keep the contribution rates down. In 2004, for example, in addition to the network savings, *continued on page 2*

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Welcome Aboard!

Spring 2005

From the President

"Is it Health Insurance or Disease Insurance ?..."

Periodically someone makes you aware that you have been using the wrong word to describe a common feature of everyday life. Possibly what we usually call "health insurance" should be called "disease insurance". Dr. Kenneth Cooper, MD, Founder and CEO of the Cooper Medical Center in Dallas, for over three decades has advocated revolutionizing the field of medicine to shift primary focus away from disease treatment to disease prevention.

He was one of the speakers at the Annual Meeting of the Church Benefits Association in San Antonio the week after Thanksgiving. CBS is a member of the Church Benefits Association, an association representing the church pension and health benefit plans of most of the religious denominations in the United States.

Dr. Cooper believes it is easier and less costly to maintain good health through proper exercise, diet, and emotional balance than to try to regain it once it is lost. He pointed out that "health insurance" often doesn't seem aimed at insuring good health, but rather treating disease after good health is gone. Many of us tend to ignore our health until we get sick, then we want insurance coverage to pay for seeing a doctor or getting treatment. We don't focus on trying to stay healthy to avoid getting sick.

We understand the vital role of good risk management when it comes to auto or home owners insurance. It costs less to prevent the loss than to cover the loss. Sometimes we don't seem to realize that the same applies to our health. It's not that we aren't aware of the bad habits that can gradually destroy our health, we just sometimes put off taking the action we know would make us a more healthy person.

After listening to Dr. Cooper, when I hear a reference to "health insurance" I wonder if it really refers to maintaining good health, or does it mean treating some disease that possibly could have been avoided if there had been a better attempt to insure good health.



William L. Walz, FSC
President

Continued from cover, Ask and You Shall Receive

Religious Comprehensive Trust members alone realized an overall reduction of \$551,310.51 in medical bills. 768 of 953 requests were successful, resulting in an average 26% discount from the bill. Discounts on dental bills can range from 12% to 15%. Discounts from in-network providers totaled over \$7 million dollars.

In our mission to keep the medical and dental costs down for Catholic Religious, we're happy to ask and grateful to receive.



Check your Retirement Savings Plan Asset Allocation

by Jim Cephlecha, Managing Director,
Retirement Planning Services

How you divide your contributions among stocks, bonds, and short-term reserves in your Christian Brothers Retirement Savings Plan account is one of your most important decisions. Asset allocation can influence investing results to a greater degree than the individual investments themselves. The new fund administrator, Vanguard, is educating participants about the value of diversification. Vanguard is sending participants a personalized snapshot of their current investments plus information about how to determine the right mix for them. Members are able to review their investment mix and make changes if needed. Your future belongs to you; invest wisely now.

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From the Mailbag by Dave Pipitone, Communication Services Manager

"Serving the Catholic Church" is the byline of Christian Brothers Services' registered trademark. Day in and day out, more than 180 staff at CBS offer service to more than 3,000 Catholic organizations throughout the United States.

Much activity goes on behind the scenes, from employees providing direct service to our customers to one staff member helping another at "crunch time." Here are a few letters and e-mails of appreciation that we've received recently...

About our Employee Benefit Services Division

To the staff at CBEBT -
Thank you for the warm welcome! This note is a little late - but I still wanted to thank everyone for making my visit to CBEBT so enjoyable. I enjoyed meeting everyone and hope to be able to visit again sometime soon!

Sincerely,
Nancy von Gunten
Diocese of Raleigh

John,
It was good to see you again! I just want to say, it's so nice to work with ou guys and know that any help I need is just a phone call or e-mail away and it's always done with a smile. Your entire staff is absolutely wonderful to work with!

Gala Wolfmeier, Diocese of Jefferson City, MO

About our Information & Communication Services Division

Hello All
Thanks to each and every one of you for the warm welcome. Our meeting was most enjoyable and felt that I came away with a huge amount of information that will be most helpful in CRASI-CRSIRP's future endeavours to fully utilize the wealth of powerful tools that are available through your organization..

I must tell you (as if you didn't know) that ICS is a group of talented and capable people with a positive can-do attitude and a spirit of mutual support and cooperation that is rare in today's world of business,

Our meeting was most profitable and enjoyable for me; I came away with knowledge and information that will hopefully enable our little company to make the best use of the vast resources that are at your command.

Thanks again for your participation and for your welcome. It was a really good day for me.

Sincerely
Norman Spencer
CRASI-CRSIRP



About our Risk Management Services Division

Hope Janisco reviewed food service contract when Rosemont College was changing food service vendors and had a very short time frame to review the contract. Normally, they would have expected a professional review of the contract to take a week. Given the deadlines, the College did not have a week.

Hope responded very quickly and thoroughly to the request. Rosemont College and its attorney were impressed with Hope's responsiveness, thoroughness and being "right on target" with her analysis. Dean Mueller said that it is one of the reasons why Rosemont College loves to do business with Christian Brothers Services.

Dear Hope,
Thank you very much for your recent letter regarding the Food Service Agreement that Rosemont College is about to sign with AVI.

I appreciate having your insightful comments which were helpful as we negotiated the terms of the contract.

Again, thank you for your advice and assistance.

Yours very truly,
Ann M. Amore, Ph.D.
President

About Co-Workers

Allison Robertson-Gant
Subject: Mickeysue Traver

Hello Dave,
I feel that Mickeysue Traver should be recognized as the ultimate team player. Unfortunately, on Friday July 16th I was understaffed. Mickeysue volunteered to help cover the phones (which is no longer part of her job) so that a Customer Service Agent who had flexed would still be able to leave early.

Mary Rouskey
Subject: A special ePraise for you!

Dave maybe you could use this in the mailbag. MickeySue Traver stepped up to the plate when someone had to go home sick leaving someone on customer service who had flexed all week to have to stay until 4:30 instead. When Mickey heard this, she didn't hesitate to offer to stay and go on customer service so this person could go ahead and leave early.

Mary Rouskey/Claims Supervisor
Health Management Services For The Religious

Remembering Jack Burke, Long Time Trustee

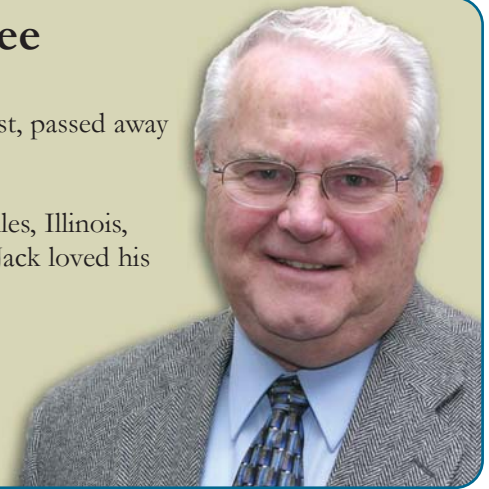
by Diane Engstrom, Director of Operations, Risk Management Services

Jack Burke, the long-time Chairperson of the Trustees of the Risk Pooling Trust, passed away suddenly on January 31. Jack served as a Trustee for more than 20 years.

For 40 years, Jack was associated with Notre Dame High School for Boys in Niles, Illinois, where he served as a teacher and assistant principal for finance and operations. Jack loved his family, his parish and the Church.

Jack was a strong advocate of Christian Brothers Services and a close personal friend of many of the Risk Management Services staff.

Jack was loved by many and will be missed by all.



What's All the Fuss About Generic Drugs?

by John Airola, Managing Director, Employee Benefit Services

The price of prescription drugs is one of the highest contributors to increasing health care costs. However, generic drugs work as effectively as brand-name drugs, often at a much lower cost, when that option is available.

Recently, an emergency medical condition arose that prompted my doctor to prescribe a powerful, but expensive, antibiotic. I was to take the medication four times a day, for fourteen days. When I visited the pharmacy to fill the prescription, the pharmacist discussed the price with me. It turns out the cost per pill was about \$3, making the total cost \$168. Then the pharmacist explained that the generic equivalent would cost in total \$5.92, which resulted in a savings of just over \$162. The medicine worked well with no additional side effects. Working together, I saved \$14 on the co-pay and the Trust and my Employer saved \$148.

Our office frequently receives questions about the validity of using generic drugs. Many times, people are not aware that the requirements for generic drugs are just as strict and demanding as that of brand-name drugs. Here are a few of the most frequently asked questions about generic drugs.

What are generic drugs?

Generic drugs are as strong as brand-name drugs. They are required to have the same quality, strength, purity and stability. Generic drugs work the same way in the same amount of time as brand-name drugs.

Are generic drugs as safe and as effective as brand-name drugs?

The US Food and Drug Administration (FDA) requires that all drugs be safe and effective - whether brand name or generics - otherwise you couldn't buy it through a pharmacy. Generics use the same active ingredients and are shown to work the same way in the body. Generics have the same risks and benefits as their brand-name counterparts.

How do generic drugs compare to brand-name drugs?

Both brand-name and generic drugs are manufactured in facilities that practice the same standards of good manufacturing. In fact,

brand-name firms often produce copies of their brand-name drugs and market them as generics. Generics may have a different shape, size or color, but they act the same way in the body.

Why are generic drugs less expensive?

Generic drugs are less expensive because the manufacturers did not invest to develop the drug. New drugs are protected under patents. The supply is limited to one manufacturer, so prices are high. As patents expire, other manufacturers can apply to the FDA to sell generic versions. With no development costs to recover, generic drug manufacturers call sell them at substantial discounts. Once generic drugs are approved by the FDA, there is greater supply and greater competition which keeps prices down. Today, almost half of all prescriptions are filled with generic drugs.

What can you do to save money?

When the doctor writes a prescription, ask if a generic is available. When you visit the pharmacy, ask about the costs involved. Pharmacists who serve Trust members are trained to offer a generic drug as a substitute if it is available and appropriate. It's true that some brand-name drugs do not have generic drug equivalents, but many do.

The Employee Benefit Trust serves more than 19,000 Catholic employees with their prescription drug needs. If we could all be aware and wiser about choosing generic drugs, when appropriate, the savings could be very significant. That can mean lower out-of-pocket costs for you and more stable health coverage costs for your employer.

For more information on generic drugs, visit our web-page at www.cbsservices.org/myh.





Welcome Aboard!

403(b)

Martin de Porres Homes, NY
National Conference of Diocesan Directors, WI
Our Lady of Mississippi Abbey, IA
St. Ann School, MO
St. Vincent Ferrer Church, OH
Sisters of Notre Dame de Namur, MD

Employee Benefit Trust

Aquinas Literacy Center, IL
Bishop Loughlin Memorial HS, NY
Diocese of San Angelo, TX
San Miguel School of Tulsa, OK
St Francis of Assisi Parish, MO

Employee Retirement Plan

Bronx Home, Little Sisters of the Poor, NY
St. Mary's Catholic Church, MN
U.S. Conference of Catholic Bishops, WI

Information & Communication Services

Claretian Missionaries Western Province, CA
Diocese of London, Ontario, Canada
Dream with Passion, PA
Institute of the Blessed Virgin Mary, IL
Intercommunity Retirement Network, IL

Religious Community Deductible Trust

Adorers of the Holy Cross, OR
Dominican Sisters of Fatima, MD
Sisters of Life, NY

Religious Comprehensive Trust

Holy Spirit Fathers, PA

Risk Pooling Trust

Our Lady Queen Monastery, LA
Priest of the Sacred Heart, WI
Saint Luke Institute, Inc., MD
Sisters Adorers of the Holy Cross, OR
Sisters of Mercy of North Carolina, NC
Sisters of St. Joseph of Wheeling, WV
Sisters of the Divine Compassion, NY
St. Jude School, CA
St. Vincent De Paul Society, WI
The Ursulines of Brown County, OH

Student Accident Plan

Busy Bee Child Care, VA
Incarnate Word Academy, TX
Missionaries of Charity, MI

Confronting the Challenge of Child Sexual Abuse

By Jim Barnes, Managing Director, Christian Brothers Risk Management Services

In the United States, there are an estimated 40 million adult survivors of child sexual abuse. Research indicates that one male in ten and one female in five report having been a victim of abuse by someone they trusted. This is a huge problem in American society.

The Church has taken positive steps to address the situation. We can hope that this will serve as an impetus for other religious institutions and professional groups such as doctors, nurses, lawyers, etc. to adopt similar methods of helping alleviate the epidemic of sexual abuse of children and young adults in our culture.

For more than 25 years, the Christian Brothers Risk Pooling Trust has worked with Catholic Orders and Religious Institutes to handle sexual misconduct allegations and liability claims. During that time, the Trust provided coverage, training, and educational risk management services to prevent sexual misconduct through Christian Brothers Risk Management Services (CBRMS).

During that time, CBRMS has utilized the services of Praesidium, Inc. in our work with members of the Christian Brothers Risk Pooling Trust. These services included training Institute members and local Superiors, performing risk assessments, developing internal investigation protocol, and model policies as well as helping Orders and Institutes to develop wellness and safety plans for individual religious.


In an address to the Conference of Major Superiors of Men (CMSM), Dr. Monica Applewhite, President of Praesidium Religious Services, outlined a path toward prevention that would

involve a serious and firm commitment by religious to establish national standards and extensive organizational change. This included a model set of policies which would eventually become subject to audit and then accreditation.

In September 2003, CMSM contracted with Christian Brothers Services and CBRMS to provide "extensive services through its subcontractor, Praesidium Religious Services," to help enhance their implementation of the August 2002 Assembly statement on the protection of young people and children.

CMSM began a comprehensive program of large scale organizational change, entitled "Instruments of Hope and Healing." From October 2003 to August 2004, the program unfolded at regional Meetings and workshops. These sessions conveyed a heightened awareness of how to serve in the process of healing. The leaders of men Religious Institutes focused on their commitment to ensure the safety of children and their own communities. It was stirring to see the leadership of these Institutes come together in a spirit of collaboration to develop accountability standards that address the problem of child sexual abuse.

As a service to CMSM and the program, CBRMS, on behalf of the Trustees of the Risk Pooling Trust, videotaped the presentations and prepared an edited set of DVDs. The DVDs will help maintain an awareness of the facts surrounding young people and child sexual abuse and recapture the wisdom presented at the regional meetings and workshops. It has been a privilege to work with CMSM, Praesidium, and many others during this project.


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Superior General Brother Alvaro Visits Christian Brothers Services

Brother Alvaro Rodriguez Echeverria, the 26th General Superior of the Institute of the Brothers of the Christian Schools, visited Christian Brothers Services (CBS) on Valentines Day, February 14. Touring the United States, Brother Alvaro spent time learning about the mission of CBS and the programs it administers to serve the Catholic Church. He met with the managers to receive an overview of the company, its mission, customers and programs. Br. Alvaro visited each of the Divisions to meet and greet staff members.

During his address to more than 180 employees of CBS, Brother Alvaro said: “But during my visit to the different departments, it is impressive to know the number and quality of the different services that you have here in Christian Brothers Services. One thing for me is very important, and this is a common experience to my visits to the La Sallian world, is the quality of your relationships. The respect for everyone during our visit, I feel that. I felt that. I think it is very important not only the work that we do, but the quality of our relationships and my impression is that you have very nice, wonderful relationships between one another. I am very happy because I think it the most important of our La Sallian spirit to be brothers and sisters to one another.”



Brother Alvaro was elected by the Brother Capitulants of the 43rd General Chapter on June 2, 2000 as the 26th successor to the Founder, St. John Baptist de La Salle.

Br. Alvaro comes from Costa Rica in the District of Centroamérica. He was born in San Jose, Costa Rica and graduated from Colegio La Salle, Panamá in 1959. He joined the District of Centroamérica in August, 1959 and Professed Perpetual Vows on January 31, 1968. Following his years as a teacher, Director, Auxiliary Visitor, Vice President of RELAL and Visitor of the District of Centroamérica, he became Vicar General in 1993.

CBS administers more than seven programs that serve more than 25,000 people and 2,000 Catholic not-for-profit organizations for employee benefits, retirement plans, medical coverage for religious and property/casualty coverages.