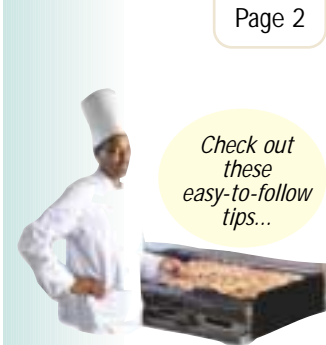




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Employee Benefit Information Now On-Line

Now, members of the Christian Brothers Employee Benefit Trust can access, view and print details of their benefits online, 24 hours a day, 7 days a week. Using the speed and power of the Internet, employees can inquire about this information at their convenience:

- Explanation of Benefits (EOBs)
- Benefit coverages
- Paid claims
- Personal and family claims history
- Status of claim payments
- And more, at your fingertips

Any employee covered through the Trust, can log into the secure site of The Principal using their social security number and a unique PIN number. There is no charge for using this new service.

Here's just a sample of what you'll find:

Your Personal Summary page

This page recaps your benefits your employer provides to you through the Christian Brothers Employee Benefit Trust. You can review the dependents who are covered under your Plan by name and social security number. A summary screen shows you your current calendar year deductible and out-of-pocket expense limits. You may click on "View Details" for further information about a specific benefit.

Claim activity, including claims in process. You can view all of your

health claim information, including a list and summary of paid amounts, and an electronic version of the Explanation of Benefits statement. You can search and select personal claim records of any individual covered under your Plan by name or date of service.

Online provider directory, including search capability. Now you can search your local area for providers and facilities who are currently registered in your provider network. You may also submit information on providers in your area to request they become part of your provider network.

If you want to **verify benefits have been paid** to your provider, need an explanation of how benefits were determined, or need a copy of your Explanation of Benefits (EOB), this new service is for you. As an added option, you may choose to view your EOBs electronically. By choosing this option, you will be notified via e-mail that a new EOB is available. Since this is confidential information, we strongly suggest using your personal e-mail address rather than your business e-mail address.

The new site is easy to use. We're confident this new service will be a benefit to Trust members.

*Details on how to use this feature can be found on Page 6.

Quick Tips

Ah, Vacation!

New research shows that an annual vacation could save your life. A study of 12,000 men over nine years found that men who took vacations were less likely to die of any cause, and particularly of heart disease. Dr. Brooks Gump of State University of New York in Oswego suggests: take a regular week-long vacation at least once a year; leave the laptop at home; bring family or buddies (social support lowers the



risk of health problems) but avoid folks who set your teeth on edge. A healthy break makes a healthy person.

Support Groups Help

If you are diagnosed with cancer, being involved in a support group can increase your life expectancy. According to a study at Stanford University College of Medicine, women with breast cancer who participated in group psychotherapy lived, on the average, 18 months longer than a control group.

Source: Don R. Powell. American Institute for Preventive Medicine.

Web-site Health Links

Looking for trustworthy health information on the Internet? Look no further than the Health Links section of our EBS web-site. We have gathered listings from professional associations and topics of interest.

Currently, we list links to 50 reputable sites. Visit the Health Links page at www.cbsservices.org/ebs.nsf/pages/links




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Editor: Dave Pipitone, Communications Services Manager

Summer Grilling: Safe Outdoor Cooking

It's summertime, time to fire up the grill! Despite the tasty flavors, outdoor cooking has its risks. In an online survey conducted by the American Dietetic Association, (ADA) and the ConAgra Foundation, male 'outdoor chefs' outnumber their female counterparts by 2 ½ times. More men admit that they don't always know how to prepare foods safely.



Experts say the risk of food poisoning increases during the summer months because harmful bacteria quickly multiply in hot, humid weather and more people cook outdoors. The ADA and ConAgra provide simple tips to keep food safe at home and for summer, especially for men - to improve famous outdoor creations.

"Take control of food safety by changing old habits at the grill," said Jeannette Jordan, ADA spokesperson. "To help ensure foods are safe and grilled to perfection, consumers can practice simple tips. For example, use a food thermometer to check the doneness of meat instead of relying on color alone."

Review the safety tips for outdoor cooks to help make your summer grilling a healthy experience.

Easy-to-Follow Tips For Outdoor Cooks

When it comes to food safety, anything below an "A" should be unacceptable, yet only 39 percent gave themselves or the person doing the grilling an "A" on safely handling meats outdoors. To help pass with flying colors, follow these four simple tips.

Wash Your Hands Often



Although most people wash their hands before grilling, nearly 50 percent do not wash their hands during meal preparation. Significantly, more women than men wash their hands throughout the cooking process. It's easy to transfer bacteria from hands to foods at the grill. Experts estimate that frequent hand washing could eliminate nearly half of all cases of foodborne illness.

Tip: Always wash hands thoroughly, especially after switching tasks such as handling raw meats and then touching ready-to-eat foods. Place a pack of moist towelettes or a spray bottle of soap and water solution with paper towels next to the grill.

Keep Raw Meats Separate



Most people (75 percent) use two separate plates: one for raw meats, poultry or seafood, and one for cooked foods. Yet, approximately 40 percent of men shake off the plate and re-use it for cooked meats. When juices from raw meats touch cooked or ready-to-eat foods, cross-contamination occurs.

Tip: Use color-coded plates: one for raw meats and another for cooked foods. Also, marinate meats in the refrigerator. If you plan to re-use the marinade, boil it for several minutes to help destroy harmful bacteria.

Cook To Proper Temperatures



Eight out of 10 people don't believe (or never thought) that a thermometer helps meats taste better. Cooked to proper temperatures, meats won't be undercooked or overcooked. What's more, using a meat/food thermometer is the ONLY reliable way to ensure food is cooked to proper temperatures.

Tip: Always check cooked meats with a thermometer. For chicken breasts, insert the thermometer in the thickest part, ensuring the internal temperature is 170°F. For thin hamburger patties, insert the thermometer through the side, ensuring the internal temperature is 160°F. For steaks, insert the thermometer in the top center, ensuring the internal temperature is at least 145°F (medium-rare doneness).

Refrigerate Foods Promptly Below 40°F



Three quarters of consumers believe correctly that foods should not be left outside for more than one hour in hot weather (90°F). However, more men than women believe that it's OK to leave food out longer than one hour. Storing foods promptly below 40 degrees F slows the growth of bacteria and helps prevent foodborne illness.

Tip: Pack food in plenty of ice in a well-insulated cooler, and as an extra safety precaution, keep a refrigerator thermometer inside the cooler at all times. Transport the cooler in an air-conditioned car instead of in a hot trunk.

Source: *American Dietetic Association,*
www.eatright.org



Food Spoilage is No Picnic

Fact or fiction--mayonnaise is a prime cause of food borne illness?

Mayonnaise is not the culprit in foodborne illness. The culprits are foods that are not prepared, served or stored properly. Foodborne illness is caused by bacteria, which is present in foods or on your hands, that grow when foods are not properly handled. Prevent foodborne illness from spoiling your next picnic with these tips:

Keep cold foods stored at 40 degrees F or lower and hot foods at 140 degrees F or higher. Clean knives, cutting boards and counters before, during and after food preparation. Cook hamburgers until the center is no longer red and juices run clear. Serve picnic foods right before eating and stow them away when the meal is finished. Store leftovers quickly and place them in containers that are small enough to allow quick cooling; and, remember to keep your hands clean when preparing and serving foods. Keep hot and cold foods in separate coolers or containers. Use ice packs and a cooler for cold foods, and wrap hot foods in aluminum foil or keep them in an air tight container.

How Do I?: Frequently Asked Questions (FAQs) by Employees

File a Claim?

Depending on the type of medical plan you are covered under, there are basically two ways to file a claim:

For reimbursement to the provider:

As technology advances, there is no need to use claim forms. Providers can forward claims to us electronically or through the mail. All claims should be forwarded to the address located on your ID card (unless otherwise specified).

For reimbursement to you:

If you have paid for your medical charges at the time of service and require reimbursement, you must obtain an itemized statement from your provider. Make copies for yourself and forward the originals to the address located on your ID card (unless otherwise specified). You do not need to complete a claim form to submit with your charges. Make sure your social security

number, provider's tax ID number, date of service, CPT, and diagnosis codes are on the statement.

Average turnaround time for claims is 10-15 business days from date of receipt to the date of issue.

Find out what is covered under the Plan?

Your Employee Benefits Booklet details what is covered under your plan. Please refer to this first. If there is a particular service you are inquiring about, our Customer Service department will be able to assist you with your questions. If you do not have a copy of Your Employee Benefits Booklet, please see your plan administrator.

Find a doctor or hospital in my PPO network?

Your PPO network has a toll-free number and website you may use to locate a physician or hospital. If you have a PPO directory book, you may be able to use that as a reference. However, you should always contact the provider to confirm their participation in the network.

Call for pre-certification for surgery or hospitalization?

Your medical ID card has a toll-free number located on the back of your card. This number must be called if you are scheduling a surgery or hospitalization. In an emergency situation, a family member can make the call for you. If you do not make the pre-certification call, YOUR BENEFITS MAY BE REDUCED.

Find out why a claim was denied?

Certain services may be denied for several reasons including medical necessity. Your Employee Benefits Booklet details services covered and not covered under your Plan. Our Customer Service department may also clarify what services are or are not covered.

Get a new card if I lost mine?

Have your plan administrator contact our Enrollment Department at 800-807-9460 to issue a new card. A card can be printed overnight and mailed to you the next day.

Know how long I have to file a claim?

Claims should be filed within 90 days of treatment. However, claims must be filed within 12 months from the date of service.

Fill a prescription?

99% of all retail pharmacies belong to the Merck-Medco/Paid Prescriptions network. Be sure to have your ID card with you to fill your prescription. You will be required to pay your Rx retail co-pay for either Generic or Brand name medication at the time of purchase.

If you do not have your card with you, you can give them your social security number and they may be able to verify your coverage. If they cannot verify your coverage and you need to fill your prescription, pay for the prescription and submit a claim for reimbursement through Merck-Medco. If you encounter problems, you or your pharmacist may contact Merck-Medco or our Customer Service department for assistance.

If a prescription is filled through the mail order program, a new, original prescription must be submitted along with a mail order envelope. Make sure all necessary information is provided: social security number, group ID number, name, address, and telephone number. Your prescription will be filled within five business days from receipt.

If you have any questions, you may contact either Merck-Medco, or our Customer Service department for clarification.



A new online interactive tool called, "HIPAA Online" is now available through the Federal Health Care Financing Administration's website at: www.hcfa.gov. HIPAA Online is a free, personalized service that is designed to answer questions about health coverage and insurance

rights under the Health Insurance Portability and Accountability Act (HIPAA). HIPAA Online guides you through several questions about your health coverage and then tailors its answers to your own personal circumstances.

For example, HIPAA Online will take into consideration your group or individual health plan and other pertinent information such as your current job status when giving answers to your questions.

If you have questions about getting and continuing health coverage during events such as losing or changing jobs, pregnancy, moving, or divorce, you can get answers here. The web-site address is:

www.hcfa.gov/medicaid/hipaa/online/default.asp.

In addition to HIPAA Online, there is also an informative booklet available at this site that gives you valuable information on other laws and topics contained in HIPAA, the Mental Health Parity Act of 1996, and the Women's Health and Cancer Rights Act of 1998. Both HIPAA Online and the booklet are informative tools that can help you make better, more informed decisions regarding your health care rights.



How to Access the Employee Benefits Website

To access the Employee Benefits web-site, log onto the Internet and type www.cbsecurities.org/ebs

When the page loads, scroll down to the News section. Click on the Personal Login link; this will take you to the Personal Login page of Principal's website.

Since your medical benefit information is in a secure area of the Internet, you will be required to sign up for a personal PIN number the first time you attempt to login. Here is how to obtain a PIN number:

At the left margin, click on PIN Services. After submitting your Social Security # in the field requested, you will

be asked to enter your contract number, which is N35222 followed by your location's/ employer's ID card. There will then be a series of personal questions which you will be asked to answer. After completion of all questions, you will be asked to choose your own PIN number—a series of four numbers. You are now ready to access your personal benefit information.

Thereafter, for established MEMBER SIGN-IN, enter your Social Security Number in the ID Number field. Enter your personal PIN number

and click on "GO."

You are now in Your Personal Summary page. This page recaps to you those benefits which are provided to you through the Christian Brothers Employee Benefit Trust by your employer. You may click on "View Details" for further information about a specific benefit.

For instance, by clicking on View Details for the Medical coverage thru CBEBT, a Summary of Your Medical Benefits will be displayed. By clicking on Claim Activity, you will be provided with a list of payments made by the Plan reflecting patient, dates of service, provider name, and amount paid. By clicking on the Amount Paid, you will be provided with the calculation of benefits with complete details; this is a duplicate of the Explanation of Benefits provided to you at the time of payment.

Rather than receiving EOBs by mail, you may prefer to be notified electronically that a new EOB is ready for viewing. This option may be selected when you are in any View Details screens.

Remember, if you choose this option, you will not be receiving a paper copy through the US mail.

We hope that you will find this information to be beneficial. This is a secure area which provides confidential information. Do not share your PIN number with anyone. Remember to Logoff or Exit Secure Area when you are finished viewing your information.



Get Smart: Nutrition for Your Brain

How well we eat plays a major role in all aspects of our body's well being. This is also true for the brain. To think like a genius, you have to eat right. "The brain is flesh and blood like the rest of the body," says brain specialist Dharma Singh Khalsa, M.D. "What you eat determines whether you will get smarter or dumber, now and as you age."

Here are six tips for 'smart' eating:

1. Get your antioxidants to sharpen your long-term memory and reduce the risk of strokes.
2. Eat 25 to 50 grams of protein to elevate alertness and your ability to analyze.

3. Eat a small amount of fat because too much can plug up blood vessels.

4. Reduce your salt intake because it can cause an electrolyte imbalance, which slows your brain processes.

5. Have one alcoholic beverage a day to lower your risk of Alzheimer's.

6. Drink your java to reduce the risk of getting Parkinson's disease.

Source: "Cross-Train Your Brain" by Carin Gorrel, Fitness, March 2001.

Personality is key to leisure time health

Hard to believe, but some individuals who appear to have no problem punching the clock for a 12-hour bout at the office, display a variety of symptoms: headaches, muscle pain, fatigue during a work-free weekend or vacation. Researchers now suggest that this so-called "leisure sickness" arises from the stress some people experience when they are unable to relinquish control and relax.

"We have the impression it has to do with psychological makeup of these people -- especially people who are perfectionistic," said study co-author Dr. A. J. Vingerhoets. In their study, psychologists Vingerhoets and Maaïke van Huijgevoort from the department of clinical health psychology at Tilburg University in the Netherlands, surveyed over 100 people who suffer this illness pattern.

Their study findings were presented at the American Psychosomatic Society Annual Meeting held this week in Monterey, California.

The study participants completed questionnaires that focused on key personality traits, as well as specific behaviors and attitudes towards both work and leisure time. The patients' responses were compared with those offered by over 50 individuals who reported no such leisure sickness experience.

The investigators found that most of the individuals with leisure sickness had a long history of problems that had endured over 10 years and manifested in similar symptoms: headaches, nausea, pains, fatigue and flu-like illness. In addition, the patients reported having more trouble relaxing, more stress related to planning and preparing for a vacation, and spending more time thinking about work while not working than those individuals who never experience leisure sickness.

Vingerhoets and Huijgevoort suggested that being ill at play seems to be associated with certain personality-driven characteristics such as perfectionism, being more occupied with work in general, and having trouble transitioning between a work and non-work environment.

The researchers noted, however, that this was a basic question of attitude adjustment --not time

or commitment levels related to work. In particular, they found that there was no appreciable difference in the lifestyles of those who experienced such difficulties and those who did not, pointing out that those who did not experience leisure sickness were not necessarily less involved with their jobs.

"This problem seems to affect about 3% to 5% of both men and women--more than I expected to find," Vingerhoets told Reuters Health. He suggested that people exhibiting signs of leisure sickness should reevaluate their priorities and the way they place unnecessary pressure on themselves.

"The best way, I think, to get rid of it is simply have another look at your work and try to pay more attention to other aspects of life--and maybe change your perception of life and what is important in life," he said.

"If you are not able to do that on your own, then maybe there are some psychological interventions one can try. For example, rational emotive therapy--which helps you to look at your life differently based on the key concept that it is not always necessary to do all the things that people sometimes impose themselves," Vingerhoets added.

Source: Alan Mozes, Reuter's Health, March 8, 2001, www.reutershealth.com

