

SPECIAL EDITION

Vol. 11, No. 1

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# OutReach

A Christian Brothers Services Publication



HOME  
*Sweet*  
OFFICE

*A familiar voice in unfamiliar times*

# Letter from the President

This special COVID-19 edition of *OutReach* provides you with useful information that we hope will help you and your ministries navigate these difficult days. In this issue we detail the actions each of our CBS divisions are taking to serve you better.



Perhaps you have heard the phrase, “May you live in interesting times.” The phrase has long been meant to be ironic. While seeming to be a blessing, it is in fact a curse, with the word “interesting” intended to mean “dangerous” or “scary.” With the COVID-19 pandemic wreaking havoc and heartbreak worldwide, the times we find ourselves in today are indeed “interesting.”

At the very least, this pandemic has interrupted our daily lives and caused us all to change the way we live, how we interact with each other, and even how we worship.

Businesses are reeling from the economic punch delivered by COVID-19. Some have closed their doors forever; others are closed temporarily because of shut-down orders and had to downsize, lay-off, furlough or dismiss employees.

As a company that serves faith-based organizations and their employees, Christian Brothers Services is committed to providing you with all the services you have come to expect from us, especially in times of uncertainty. CBS continues to be proactive and vigilant with efforts concerning the COVID-19 pandemic. Early on, we enacted our business continuity plan, which ensures that our employees are there for you to answer questions and serve any needs you may have all while abiding by the various state mandated stay-at-home orders.

This special COVID-19 edition of *OutReach* provides you with useful information that we hope will help you and your ministries navigate these difficult days. In this issue we detail the actions each of our CBS divisions are taking to serve you better. We also discuss the Health Benefit Services division’s efforts to control COVID-19 costs to our health trust participants, and the important initiatives our partners in healthcare—Teladoc, Livongo and Express Scripts, are taking to ensure the health and safety of us all.

You also will find retirement planning strategies that can help you minimize the fiscal impact of COVID-19 in a tentative economy. With many of us working from home and video conferencing with each other, we suggest tips on keeping your company’s data secure and how to avoid the scammers waiting for our missteps. Catholic schools are facing complex questions regarding fundraising and student retention. Our experts offer you advice on the soundest approaches for schools to move forward. What happens when our institutions reopen? We share with you guidelines for protecting employees, including ongoing training, social distancing practices, health screenings, and the best ways to clean and disinfect your facilities.

As we endeavor to make it through these challenging times, please know that our thoughts and prayers are with all of you and your families and that we continue to be here for you when you need us.

Fraternally yours,

A handwritten signature in black ink that reads "Michael". The signature is written in a cursive, flowing style.

Brother Michael Quirk, FSC, Ed.D.  
President / CEO

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**CHRISTIAN  
BROTHERS  
SERVICES**

## Serving our Members During COVID-19

As COVID-19 became a reality for companies and their employees around the world, many businesses scrambled to stay connected with their customers. Some were caught flat-footed and had to determine work-from-home plans for employees on the fly as they moved to shutter on-site locations.

Like most companies, Christian Brothers Services (CBS) had to act quickly as its employees moved to off-site locations. To facilitate the move, CBS implemented its Business Continuation Plan, which the company began developing more than a decade ago. This plan ensures that CBS can continue operating seamlessly to serve our members and clients in case employees could not be on site.

With employees working remotely since the early days of the pandemic, CBS senior management and each of its divisions hold regular virtual meetings to develop operational strategies. CBS has created six distinct strategy teams to monitor the situation at every step and the impact the pandemic is having on company operations and our members.

The CBS Health Trusts made one of the first decisions. The Trusts waived all COVID-related fees and cost-sharing to our members, including deductibles, copayments, and coinsurance, related to the testing and diagnosis for COVID-19 at all in-network facilities for out-of-network emergencies.

### Keeping our Members Informed

CBS also quickly produced several COVID-19-related webinars to give our members guidance:

- ▶ *COVID-19 Countermeasures for Schools*
- ▶ *The Effect of COVID-19 New Government Programs on Catholic Organizations*
- ▶ *Fundraising and Communications in the Age of COVID*
- ▶ *An Audit for the Virtual Admissions Office*
- ▶ *Enhancing Offertory Giving During COVID-19*
- ▶ *Proactive Approaches to High School Guidance Counseling During Periods of Remote Instruction*
- ▶ *7-Part Series: COVID-19 Facility Re-Occupancy*

All webinars are available for on demand viewing.

To keep our membership informed with the most up-to-date information, CBS put together a Member Resource and Advisory section, accessible from the main page of the [cbservices.org](https://cbservices.org) website. This section contains information from our health and wellness partners Teladoc and Express Scripts, as well as work from home resources, personal and church finance resources, links to COVID-19 government websites, informative COVID-19 articles, and contact information for all CBS divisions.

The resource section also contains Church Alliance Resources, including a summary of provisions in the CARES Act, a small business loan application form and an FAQ page regarding Paycheck Protection Program (PPP) loans.

### Representation for Faith-Based Organizations

To ensure the issues facing our members are addressed at the national level, CBS is a member of both the Church Benefits Association (CBA) and the Church Alliance. The CBA is an organization of 55 religious denominations of all faiths that operate similar businesses in health, retirement and risk. The CBA promotes excellence and preserves the traditions of church benefit boards and church benefit plans through nonpartisan education, collaboration and fellowship.

The Church Alliance consists of the Chief Executive Officers of 38 church benefit programs and monitors and lobbies Congress on behalf of issues important to churches and church employees. CBS President and CEO Brother Michael Quirk, FSC, Ed.D., sits on the Church Alliance Steering Committee. The Church Alliance has worked to make sure faith-based organizations such as churches, schools and nursing homes are included in the legislation passed by Congress that lessens the impact of COVID-19. It works to ensure these organizations are eligible to receive assistance and participate in the PPP program to get low-cost government loans so they can survive this crisis.

## Our Divisions are Working Hard for You

Each CBS division is taking steps to help our members and clients *navigate these challenging times* in many important ways.

**BMT Management and Financial Consultants** is hosting webinars for our members/clients and the industry to foster understanding of the related legislation and its impact on Church organizations. BMT staff is working closely with clients to ensure work is ongoing without interruptions and providing clients with assistance to apply for federal aid.

### **Catholic School Management/ Mission Advancement**

is also hosting COVID-19-related webinars to help Catholic schools adapt their fundraising and communications efforts during the pandemic.

### **Health Benefit Services**

has waived fees for COVID-19 testing and is communicating the importance of telehealth and the services offered by Teladoc and Livongo, as well as programs through Express Scripts.

**Information Technology and Website Services** is keeping everyone connected through our systems, technology and equipment and alerting everyone about the various scams and security issues.

### **Risk Management Services**

has created a re-opening handbook for our members, which highlights topics such as Ongoing Education and Training/Employee Protection/Daily Health Screening/Social Distancing/Ongoing Cleaning and Disinfecting Plan.

### **Retirement Planning Services**

is sharing wisdom about what our retirement plan participants should and shouldn't be doing with their retirement savings during the pandemic.



As we all navigate through these challenging times, Christian Brothers Services will be there striving to meet the needs of our members. We value your membership and appreciate the opportunity to serve you. Please contact us if you have questions or concerns related to COVID-19 or anything else.

## Partners in Keeping You Healthy



“The health and well-being of our participants is always at the forefront in any decision we make,” said John Airola, Managing Director, Health Benefit Services. “Christian Brothers Services is committed to making every effort to accommodate our participants during these challenging times.”

By now, most of us have tired of the term “living in unprecedented times” and the continual need to find answers in a world turned upside down by COVID-19. But amidst the chaos, we have to find order.

At first, fear of the virus itself consumed us; then the onslaught of questions came, not only medically but also in communication, accessibility, policy, and inevitably, cost. Again, the unknown weighing on decisions and actions.

Fortunately, relationships built within Christian Brothers Services allowed Health Benefit Services to be readily prepared at the onset and now into the future, working to continue to serve our members with our allies in the health industry.

As we move forward tackling issues of COVID-19, we want to reiterate important initiatives and resources surfacing due to the coronavirus.



## TELADOC™

### Telehealth becomes the norm

With shelter-in-place along with social distancing mandates, it became clear very quickly that telehealth and virtual medicine would become a powerful weapon in fighting the pandemic.

**A May CNBC report indicates that the adoption of telemedicine shifted into hyper-drive over the past month, with virtual health care interactions on pace to top 1 billion by year's end, according to analysts at Forrester Research.**

Our partner, Teladoc, provides access to U.S.-licensed, board certified, physicians anytime, 24-7-365, and is at the forefront of providing vital care to members from the safety of their own home. Telehealth visits are available to all participants and enrolled dependents in the Christian Brothers Employee Benefit and Religious Medical Trusts. Teladoc providers can evaluate your risk for the coronavirus among other health issues and help with next steps when necessary.



### Controlling costs

**To eliminate any barriers to access for care, CBS swiftly worked to eliminate any fees associated with medical care relating to COVID-19.**

The CBEBT is temporarily waiving any cost-sharing, including deductibles, copayments, and coinsurance, related to the testing and diagnosis for COVID-19 at all in-network facilities for out-of-network emergencies.

Caring for its most vulnerable population, the waiving of fees was further extended to include Medicare patients.

Telehealth visits (phone, video and other virtual visits), including behavioral health, now are covered as a regular office visit in accordance with benefit plan terms for In-Network providers who offer the service through two-way, live interactive telephone or digital video consultations or other methods allowed by applicable laws and regulations.

Looking to expand coverage under the guidance of the Internal Revenue Service, the waiver of fees was also granted to participants in a Health Savings Account (HSA) qualified High Deductible Health Plan (HDHP) under the CBEBT, including the Teladoc per visit fee, if related to COVID-19.

Further, the recently passed CARES Act makes preventive care related to COVID-19 part of the ACA preventive care mandate. This means COVID-19 preventive care charges are covered on a first-dollar basis with no cost sharing.

As research continues to combat COVID-19, new antibody tests are rapidly being developed. However, as of press time, the Food and Drug Association (FDA) has NOT authorized any COVID-19 test to be completely used and processed at home and will NOT be covered by CBEBT and CBRMT.

Unfortunately, hackers prey on fear and the unknown leading to an increase in a variety of scams from online threats to the selling of medical merchandise. The FDA is now seeing unauthorized fraudulent test kits being sold online and warns that individuals can risk unknowingly spreading COVID-19 if using an unauthorized test. Currently, the only way to be tested for COVID-19 is to speak with your health care provider.

COVID-19 antibody testing WILL BE covered at 100% by the Trusts when an FDA-approved test is ordered by a physician, as part of a regular office visit or in conjunction with other pre-surgical tests, and performed at an approved laboratory. Such tests must be billed under the appropriate medical codes established by the American Medical Association. >>

*Stay Home, Stay Informed, Stay Healthy*



## Protecting those at risk

Now more than ever, practicing proper diabetes management is critical in maintaining good health. Those with diabetes are NOT more likely to get COVID-19, but if they do contract the virus, the American Diabetes Association (ADA) reports people face a higher chance of serious complications.

### **Those with diabetes need to avoid situations for exposure by sheltering in place, avoiding the ER, hospitals and doctor's offices.**

We are fortunate, as CBS's partner, Livongo, has the expertise to provide assistance to some of the most vulnerable populations. Livongo's remote monitoring and 24/7 telehealth capabilities provide a world-class healthcare experience that empowers people to stay healthy, at home, and out of harm's way.

CBEBT and RMT participants have access to programs offered by Livongo, including the Livongo for Diabetes Program, designed to make living with diabetes easier. For members who are diagnosed with Type 1 or Type 2 diabetes, this program is free of charge.

With smart, connected devices, personalized digital guidance, and 24-7-365 access to health professionals, Livongo makes it easier for people with chronic conditions to stay healthier. The ADA reports that the risk for those with diabetes is likely to be lower if your diabetes is well-managed, noting that when people with diabetes do not manage their diabetes well and experience fluctuating blood sugars, they are generally at risk for a number of diabetes-related complications.

Participants can use Livongo's connected devices to monitor their health from home with personalized tips to help them make informed choices and stay healthy. Expert health coaches are still available to help members navigate their health as best they can in these extraordinary circumstances.



## Prescription supply and demand

### **Express Scripts Inc. (ESI), CBS' pharmacy benefits manager, is ensuring it meets prescription supplies despite these challenging times with established programs already in place.**

ESI's mail-order pharmacies allow for home delivery and its Walgreens Smart90 program works for maintenance prescriptions, allowing for 90-day prescriptions to be filled at a local Walgreens pharmacy.

During this time, ESI is working with local pharmacies to ease the situation for participants. They have allowed for CVS and Walgreens to provide delivery to their patients. This exception is important to meet patients' needs, but is also required because these providers frequently use mail-order services to execute delivery. This delivery service is available at no additional cost to patients. In addition, Rite Aid is offering courier delivery for free. For a participant to utilize, the participant must call the store directly to enroll.

*When a participant registers at [mycbs.org/health](https://mycbs.org/health) and clicks on My Prescription Drugs, he or she will have instant access to his or her prescription history, be able to price alternative medications, locate participating pharmacies and check reorder status.*

## Be informed and be well

We continue to encourage anyone who develops any symptoms including fever, shortness of breath and cough, to contact Teladoc and talk about symptoms, travel history, and recent contact with anyone who may be, or may have been infected with the virus.

*As the pandemic continues, please continue to visit the CBS COVID-19 resource page on our website for up-to-date information and resources regarding our response at*

*<https://www.cbsservices.org/covid-19.php>.*

If a participant has any questions related to care and coverage, please refer them to our customer care team via the number found on the back of the ID card.

## Helping Church Organizations on the COVID-19 Front Lines

The COVID-19 pandemic has blindsided businesses everywhere, but Church organizations have been hit especially hard. BMT has stepped up its efforts to meet the unique challenges and fulfill the daily operational needs of its clients—religious institutes and ministries, many of whom are on the front lines of the COVID-19 pandemic.

In addition to their regular tasks, which involve working closely with clients to ensure their work is ongoing without interruptions, BMT staff has been providing clients with support to apply for federal assistance.

**BMT's Paycheck Protection Program (PPP) team, often working after hours and on weekends, have faced obstacles including technology issues and government red tape while endeavoring to help their clients.**

Often the PPP team were notified client applications were not accepted or told to resubmit them in the next round; sometimes there was no communication from the government at all.

Through the team's diligent and tenacious efforts, as of the time *OutReach* went to press, BMT had submitted applications for 34 clients and received 31 approvals for more than \$9.1 million. The PPP funds will permit the clients to continue to financially support their ministries by replacing revenue lost from the effects

of the pandemic. The funds will help these clients to maintain their payroll for their employees, many of whom face the dangers of COVID-19 firsthand in their nursing homes and infirmaries, caring for the very vulnerable populations and critical ministries. To stay informed on changing regulations, BMT staff also have been attending webinars and communicating with each other on group calls to share news/tips and encouragement with the team for help with applications and record keeping.

Lorraine Golio, BMT director of HR services, was a presenter in the CBS webinar COVID-19: *The Effect of New Government Programs on Catholic Organizations* for members/clients and the industry to foster understanding of the new COVID-19 legislation, such as the Families First Coronavirus Response Act and the CARES Act and their impact on Church organizations. She also talked about how organizations should address staffing considerations during the pandemic, including how to handle employee benefits.

As we navigate through the COVID-19 pandemic, BMT is committed to the ministries of our clients, some of whom declined submitting applications for funds, generously leaving the money for those who needed it more than they did.

**Christian Brothers Services' BMT division has been serving Catholic clients for over 45 years. They continue to be available and accessible to all their 280 plus clients and any other organizations that need help in these unusual times. For more information on any of the services that BMT can provide, please contact us.**



**PPP** Paycheck Protection Program

## Planning for Retirement in an Uncertain Time

COVID-19 is concerning not just from a health perspective, but also from a financial standpoint. The pandemic has put the livelihoods of millions of people in jeopardy and thrown the financial markets and retirement savings into turmoil.

While it's natural for your employees to get discouraged at a time like this, the moves they make—or don't make—in the coming weeks and months could impact their long-term financial health. Although much of what happens with the stock market is out of our control, sharing some proactive steps with your employees can help ensure they are doing as much as possible to prepare for retirement.

Christian Brothers Retirement Planning Services does not offer financial advice but here are some strategies from Forbes magazine and the Internal Revenue Service (IRS) that you can share with your employees that may help to minimize the economic impact of COVID-19:

**Don't make withdrawals to retirement savings unless it is necessary.** Even in times of crisis, there are better options than tapping into retirement savings, such as dipping into an emergency fund or, if possible, budget cutting. Taking an early withdrawal from a retirement account diminishes balances and future earning potential.

**CARES Act.** The \$2.2 trillion coronavirus relief package passed in late March includes provisions that allow eligible individuals to withdraw up to \$100,000 from their retirement accounts without incurring a penalty if they are under age 59 ½ years old. Federal taxes for this type of distribution can be spread over three tax years. Also, the distribution can be repaid to the Plan within three years to avoid taxation. Information on the new law, called the CARES Act, can be found in both the [myRetirement](#) section of the Christian Brothers Services and [Vanguard](#) websites.

The **IRS eligibility requirements** for coronavirus-related distributions is based upon an individual:

- (1) who is diagnosed with COVID-19;
- (2) whose spouse or dependent is diagnosed with COVID-19; or
- (3) who experiences adverse financial consequences as a result of being quarantined, furloughed, laid off, having work hours reduced, being unable to work due to lack of childcare due to COVID-19, closing or reducing hours of a business owned or operated by the individual due to COVID-19, or other factors as determined by the U.S. Treasury Secretary.

**Diversify portfolio going forward.** All investors have been subject to wild fluctuations in the markets in the last few months. Employees should think about their tolerance for risk and consider how they want their funds to be allocated.

**Adjusting retirement age.** While this may not be the most exciting prospect, employees who adjust their retirement age may be able to recoup some of the losses suffered during the pandemic. Workers also can delay when they start receiving Social Security benefits. Depending on what their savings currently look like and how close they are to their expected retirement age, postponing retirement could be a viable option.

**Don't make panic-based decisions.** As a general rule, it is not a good idea to make financial decisions in panic mode. Actions such as selling off stock that might have recovered or pulling money from a retirement account that is not replaced can cause long-term consequences that can negatively affect a retirement plan.

**Tune out the noise.** These days it can be hard to ignore news about the stock market, but logging in and checking investment account balances multiple times a day will not help investments do any better. Remind employees that the more they check their investments, the more likely they are to panic and sell at just the wrong time. A week or two of not looking at investments might do them a world of good.

## Keep Planning and Saving

Today's situation does not mean that the markets will not recover and that employees shouldn't still save for their retirement. Historically, the financial markets have rebounded from even the most serious downturns. Remember, retirement saving is for the long term.

Even with the current uncertainties, the rules for planning for employee retirement still hold fast:

1. Start saving, keep saving and stick to goals
2. Know your retirement needs
3. Contribute to the retirement savings plan
4. If at all possible, don't touch retirement savings
5. Find out about **Social Security** benefits
6. Ask your financial advisor questions

The most important thing employees can do to plan for retirement is to contribute to their retirement plan. The maximum annual contribution is \$19,500 in 2020, ranging up to \$26,000 for those above the age of 50. Because of our current situation, the IRS also has extended its deadline for making Individual Retirement Account (IRA) and Health Savings Account (HSA) contributions for the 2019 tax year to July 15, 2020.

## Help when you need it

There is a wide variety of retirement planning information available on the [myRetirement](#) section of the Christian Brothers Services website, including a [Guide to Retirement](#) video and [retirement planning flyers](#).

Visit Vanguard's website for COVID-19-related information, including [CARES Act FAQs](#) and [articles, videos and webinars](#) with insights on the coronavirus and market conditions.





## COVID Strong

We didn't see it coming, but our Catholic organizations have reacted with characteristic faith and zeal as they respond to the ever changing new normal. The Catholic School Management and Mission Advancement divisions of Christian Brothers Services have been energetically supporting schools, religious institutes and ministries, particularly in the areas of communication, fundraising, marketing and planning.

### On the School Front

Repeatedly we hear that Catholic schools "did it better," meaning the extraordinary overnight pivot to e-learning. Parents across the nation have praised the high quality education program delivered remotely during the shelter in place orders.

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***Our amazingly dedicated teachers and staff can proudly proclaim in times of uncertainty, you can be certain of this...***

Our mission and ministry—to teach the Children of God—has never been stronger or more necessary.

Our faculty dedication, already profound, has reached new heights.

Our adaptability, our flexibility and our creativity have been tested and proven remarkable.

We never stop learning how to best ensure and deliver the unparalleled experience of academic excellence, faith formation and character development in our Catholic schools.

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### A Summer Like No Other

Many of our usual summer plans have already gone astray, and the life of the school will be no different. Never before have we needed more PRESENCE in the lives of those who currently or soon will be our family of faith.

Ongoing faculty, staff and clergy outreach to students is a minimum. In addition to checking in on student/family welfare during these socially distant times, it also underscores a fundamental truth about Catholic schools—WE CARE. Be attentive to any signals that something is amiss and, if so, connect with the appropriate staff or external resources to find help. (See the newly released [Catholic School Management letter](#) on "Guiding Them Through the Storm.")

Parents may fear a summer without much structure. Help them out beyond summer school with optional assignments, enrichment, app suggestions, prep for next year, social-emotional tips, etc. This would be a particularly good year for the summer reading assignments to be hilarious. Offer incentives for student activity in June, July and August.

Hold meet ups, virtually of course, but with a theme: 6th grade girls and ice cream; debate team on the pros and cons of e-learning; 3rd graders sharing favorite amusement park rides; sports team members competing in workouts; H.S. juniors in cooking competitions, etc. When the "all clear" comes for actual meet ups at a healthy distance, plan them for parents and students, ideally on campus.

## Staying the Course—For ALL Organizations

### Keep Communicating

#### *Communication is Job #1*



Absence will NOT make the heart grow fonder! Reach out creatively to all your stakeholders and donors to check on their welfare, update them on your organization and engage them as much as possible. What you do now will impact the future tremendously. Show how brilliantly you have responded to this crisis and invite your constituents to offer comments, advice and examples.

Set a calendar of communications for the summer featuring both general (it goes to everyone) and direct (segmented and, where possible, personalized) approaches.

- ▶ Decide how often, when and who should reach out via telephone, email, email with videos, text messages, letters, handwritten notes, postcards, and to whom.
- ▶ Determine when and how to update your website to prompt return visits. Make sure any out-of-date webpages are removed. When in doubt—photos, photos, photos!
- ▶ Schedule your social media posts in a serial fashion to keep them coming back for more.
- ▶ Have a facility? Use those windows! Put up messaging on first floor windows that changes every week and encourage your supporters to walk over and see the latest.
- ▶ Regularly post new items on outdoor signs.
- ▶ Pump out press releases and PSAs to papers, TV, radio, cable. With so much closed, they are eager for news.
- ▶ Make an event out of anything you can; video, send and post.
- ▶ Utilize multiple voices—staff, administration, board, service recipients, donors—to keep it interesting and keep them engaged.
- ▶ Establish new encounters and share them via email one week, video message the next, Zoom call with all, etc.

### Maintain Leadership

#### *Leadership ~The Secret Sauce*



Typically June calls for the annual meeting of the board and later in the summer, the board retreat. Don't abandon these practices and keep your board members busy in between as well. You can deploy them on numerous fronts; prepare a menu of options so they can choose.

Remember, people who volunteer live longer!  
You're just helping them out.

### Keep Raising Funds

#### *Fundraising More Vital Than Ever*



DON'T stop inviting philanthropic support. Your donors want to help, but you need to ask. Prioritize retaining donors over acquisition. Be specific as you position your funding priorities, especially those that are COVID-19-related. Promote bequest giving (there's nothing like a pandemic to prompt the updating of wills) and launch a bequest society if you don't have one yet. Maintain foundation contact, especially those who have taken the pledge ([www.cof.org](http://www.cof.org)). Make sure your online giving options are functional, appealing and convenient. DON'T stop inviting philanthropic support (we really feel strongly about this as you can see). Don't make decisions for your people – ask and invite.

### Keep Promoting Yourself

#### *Don't Hide Your Light Under a Bushel*



Don't be hesitant in the least about touting your rapid and remarkable response to the implications of COVID-19. Showing how well you responded, and in record time, reminds stakeholders of your commitment to those you serve. This is an excellent opportunity to educate about your mission. Share key stats, testimonials and examples of how you reach out. While modesty is a virtue, this is a time to politely boast and brag. What about the silver linings? Many of our members and clients have seen inspiring examples of faith, courage and generosity. Tell those stories too.

### Keep Learning

If you missed any of the resources provided these past several weeks, it's never too late to take a gander, and you may have a wee bit more time in the coming days.



- ▶ [COVID-19 Countermeasures for Schools](#)
- ▶ [Fundraising and Communication in the Age of COVID](#)
- ▶ [COVID-19: Understanding Legislative and Relief Programs](#)
- ▶ [An Audit for the Virtual Admissions Office](#)
- ▶ [Enhancing Offertory Giving During COVID-19](#)
- ▶ [Proactive Approaches to High School Guidance Counseling During Periods of Remote Instruction](#)
- ▶ [www.cbservices.org/webinars.php](http://www.cbservices.org/webinars.php)

# Securing a Work from Home Workforce

Start Here

The COVID-19 pandemic has altered the office dynamics for businesses around the world. As word came out that most businesses would need to close their physical doors to employees, work from home scenarios went from theory to reality, essentially overnight.

As many organizations scrambled to get their business continuity plans in order and activated, employees, some of whom had never worked from home before, were left to sort out what to do next, in some cases with little oversight from their employers. This rapid change with an untested workforce can leave a company's valuable data vulnerable to internet scammers who look at the pandemic as a way to exploit security weaknesses.

At Christian Brothers Services (CBS), the Information Technology and Website Services (IT&WS) Division planned work from home scenarios for the company's workforce years in advance. The CBS security awareness program continually educates and informs employees about security risks, whether they are on site or working from anywhere. CBS employees complete regular, mandated security training, which is part of a coordinated campaign that combines training and phishing simulation.

Because CBS has its data centers and phone systems hosted in the cloud, the company is well-positioned for CBS employees to practice the "5 A's"—Anything to Anyone, Anywhere at Anytime on Any device. We do not focus our capabilities on just work from home but a "work from anywhere" approach. All employees can collaborate via the phone, email, instant message, text message and virtual meetings.

**CBS is well-positioned for employees to practice the "5 A's"—Anything to Anyone, Anywhere at Anytime on Any device.**

## Keeping Company Data Secure

What can your organization do to keep its data secure while employees are working from home? First, you must instruct employees to keep their guard up at all times when working remotely. COVID-19–themed phishing, vishing (voice phishing), and smishing (text phishing) campaigns have surged. Your IT department should make employees aware that these attackers will exploit their fear, stress, and uncertainty. Remind them that security measures implemented in the company network, such as the corporate firewall and anti-phishing security controls, may not be present when working from home.

Make sure employees understand that the company laptop is for work purposes only. Employees should only connect to trusted Wi-Fi connections and networks and only install approved applications on their company laptop. Provide employees with secure access methods including VPN (virtual private network) and/or VDI (virtual desktop interface) which securely encrypts the traffic from their device to the organization's systems. Instruct employees to report any suspicious activity on their computer to the company's IT department.

**It is just as important to provide employees with a list of things they should not do while working remotely.**

### **DO NOT...**

- ... share corporate laptops with anyone, even family members*
- ... connect to a public Wi-Fi*
- ... save any company confidential information to personal accounts*
- ... leave any company computer unlocked at any time, even when at home*
- ... save any company passwords to a personal web browser*
- ... open any links or download attachments in emails from unfamiliar senders*

## Video Conferencing

With people working apart, communication between employees and managers and employees and customers has become dependent on online video conferencing. Online video conferencing platforms such as Zoom and GoToMeeting have become essential elements to keep workforces connected and on-task. But as convenient and efficient as video conferencing is, some of these platforms have security issues that must be addressed before entrusting them with access to your company's confidential communication.

Video conferences have been hijacked, which can disrupt meetings and, more insidiously, allow intruders to lurk in meetings without revealing their presence. This is a nightmare scenario for company security and individual privacy alike. While many video conferencing products include security settings that can prevent such incidents, the settings are often left to users with no security training to configure them.

### **The FBI recommends the following steps to mitigate teleconference hijacking threats:**

- ▶ Do not make meetings or classrooms public. In Zoom, there are two options to make a meeting private: require a meeting password or use the waiting room feature and control the admittance of guests.
- ▶ Do not share a link to a teleconference or classroom through an unrestricted website or a publicly available social media post. Provide the link directly to specific people.
- ▶ Manage screen-sharing options. In Zoom, change screen-sharing to "Host Only."
- ▶ Ensure users are using the updated version of remote access/meeting applications.
- ▶ Ensure that your organization's telework policy or guide addresses requirements for physical and information security.

While good technologies and policies help, the very employees who make the business go are a primary avenue of risk. Providing them with good security protocols and education will keep their remote working experience and your company's data secure.

**If you have questions or would like guidance on security measures or cloud hosting services, CBS IT&WS is here to assist you wherever it can.  
800.807.0200 / customerservice@cbprograms.com**



## Workplace Safety in a Pandemic World

Businesses across the U.S. are preparing to reopen following COVID-19 shutdowns. As anxious as these companies might be to get back to work, employers will need ongoing guidance in best practices to keep their workers safe and healthy.

Here are some tips for businesses to help them adapt to the new practices they will need to implement in our pandemic world.

### Ongoing Education and Training

The doors to the company may be open, but workers returning to their jobs may feel apprehensive or even fearful performing the tasks that were second-nature to them. Employees want and need to feel safe in their workplace to do their jobs effectively. Workers returning to the workplace after a period of isolation, whether as an individual measure or as part of a collective isolation, are likely to have worries about the risk of infection. These worries—especially if there have been changes to the job—may well result in stress and mental health problems.

Employees who are used to doing their job one way will need ongoing education and training for the duration of the pandemic and beyond. Employers should plan on training employees and demonstrating the new safety measures put in place to protect them from further spread of the virus. The more employees understand about what safety measures are being taken, and why, the more likely there is to be support for them.

Employers should provide training, education and informational material about business-essential job functions and employee health and safety, including proper hygiene practices and the use of any personal protective equipment (PPE) in the workplace. The informational material should be available in an easy to understand and usable format, whether that means printed or digital documents, flyers or posters.

The more employees understand about what safety measures are being taken, and why, the more likely there is to be support for them.

## Employee Protection

Keeping employees healthy should be every employer's top concern during the reopening process. Reopening requires all businesses to move forward together by practicing social distancing and other daily habits and prevention hygiene such as frequent hand washing and the wearing of face coverings to reduce their employee's risk of exposure to the virus that causes COVID-19.

## Daily Health Screening

Governors and public health officials across the country have implemented stringent measures to help contain the spread of COVID-19, such as stay-at-home and face-covering mandates. Some jurisdictions also require employers to screen the health of employees, often as they begin a shift. These health screening steps, including temperature checks, may become more common as states reopen their economies.

Health screening measures also can include a daily health survey that employees must answer before being admitted to the building. Employees are asked about their overall health, either in person or in a daily emailed questionnaire. These questions ask if employees are experiencing COVID-19 symptoms such as fever, shortness of breath, cough or chills. If an employee has no symptoms, he or she is able to work that day. Employees who have a fever greater than 100° F or two or more symptoms are sent home and advised to either self-quarantine or seek medical assistance.

According to the Centers for Disease Control and Prevention (CDC) and the Occupational Safety and Health Administration (OSHA), supervisors and managers should take the following measures for sick employees:

- ▷ Actively encourage sick employees to stay home
- ▷ Send home employees who appear to be sick or become sick during the day
- ▷ Do not require a doctor's note to validate need for sick leave or returning to work
- ▷ Allow flexibility for employees who are caring for a sick family member
- ▷ Ask companies that provide contract or temporary employees to follow your policy

## Social Distancing

While social distancing seems simple in theory, executing social distancing in practice in the workplace is much more difficult. Even if you can move workspaces so that everyone is six feet apart, you also need to address break rooms and bathrooms. If you can, make communal restrooms into one-person bathrooms. Consider public-facing positions such as receptionists and how you'll keep them from exposure. And don't forget hallways. Consider making corridors one-way traffic only.

Other social distancing measures to consider include installing physical barriers, closing communal spaces, staggering shifts and breaks, and cancelling large events.

### **Employees should follow these tips for social distancing from the CDC and OSHA:**

- ▷ Practice six-foot social distancing in every situation possible
- ▷ Avoid using public transportation to commute if possible
- ▷ Avoid situations at or outside work where more than 10 people are gathered
- ▷ Use phone, email or conferencing technology instead of face-to-face interactions
- ▷ Postpone travel plans and arrange alternatives such as conferencing
- ▷ Do not shake hands
- ▷ Wash your hands with soap and water for 20 seconds or apply hand sanitizer immediately after coming in contact with another person
- ▷ If wearing gloves, wash your hands immediately after taking them off
- ▷ Avoid touching your nose, mouth and eyes
- ▷ Cover coughs and sneezes with a tissue or elbow and immediately wash hands or apply hand sanitizer
- ▷ Keep frequently touched areas clean, for example, phones, computers, desktops and other equipment
- ▷ Do not use other workers' equipment >>

## Creating an Ongoing Cleaning and Disinfecting Plan

Reducing the risk of exposure to COVID-19 by cleaning and disinfection is an important part of reopening your workplace that will require careful planning. According to the CDC, every workplace should:

### 1. Develop a Plan

- **Determine what needs to be cleaned.** Areas unoccupied for seven or more days need only routine cleaning. Maintain existing cleaning practices for outdoor areas.
- **Determine how areas will be disinfected.** Consider the type of surface and how often the surface is touched. Prioritize disinfecting frequently touched surfaces. Each business or facility will have different surfaces and objects that are frequently touched by multiple people. Appropriately disinfect these surfaces and objects. Examples of frequently touched surfaces and objects that will need routine disinfection following reopening are tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets and sinks.
- **Consider the resources and equipment needed.** Keep in mind the availability of cleaning products and PPE appropriate for cleaners and disinfectants.

### 2. Implement Your Plan

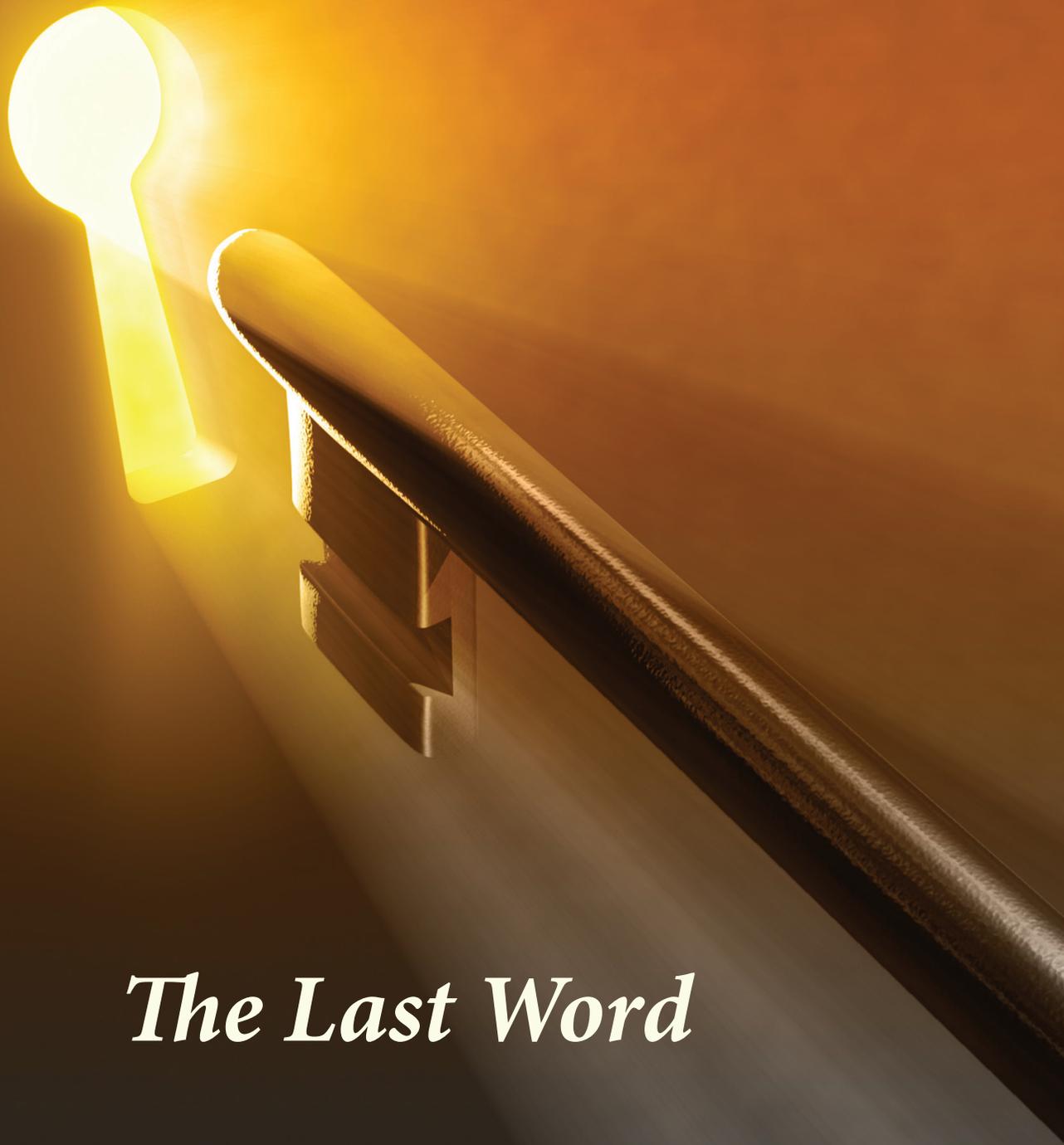
- **Clean visibly dirty surfaces with soap and water prior to disinfection.**
- **Use the appropriate cleaning or disinfectant product.** Use an Environmental Protection Agency (EPA)-approved disinfectant against COVID-19 and read the label to make sure it meets your needs. The EPA has compiled a [list of disinfectant products](#) that can be used against COVID-19, including ready-to-use sprays, concentrates, and wipes.
- **Always follow the directions on the label.** The label will include safety information and application instructions. Your plan should include considerations about the safety of custodial staff and other people who are carrying out the cleaning or disinfecting. These people are at increased risk of being exposed to the virus and to any toxic effects of the cleaning chemicals. These staff should wear appropriate PPE for cleaning and disinfecting. To protect your staff and to ensure that the products are used effectively, instruct staff on how to apply the disinfectants according to the label.

### 3. Maintain and Revise Your Plan

- **Continue routine cleaning and disinfection.** Continue or revise your plan based upon appropriate disinfectant and PPE availability. Dirty surfaces should be cleaned with soap and water prior to disinfection. Routinely disinfect frequently touched surfaces, at least daily.
- **Maintain safe practices such as frequent hand washing,** using cloth face coverings, and staying home if you are sick.
- **Continue practices that reduce the potential for exposure.** Maintain social distancing, staying six feet away from others. Reduce sharing of common spaces and frequently touched objects.

To help provide your organization and ministries with assistance during this unsettled time, Christian Brothers Risk Management Services has produced a guide, entitled "*Ministry Infection Control and Prevention Guide*" that members can use as a free reference tool to assist with your ongoing or reopening efforts. [Click here to download.](#)





## *The Last Word*

Sometimes God closes doors because  
it's time to MOVE forward.  
He knows you won't move unless  
your circumstances force you.

As states and local communities begin to reopen, we are committed to our Members and we want you to know you will continue to receive the high-quality service that you've come to expect from Christian Brothers Services. To meet the rapid changes we all must make, Christian Brothers Services will continue to keep your best interests in the forefront as we remain focused on your mission and keeping you safe. It is our pleasure to serve you and be here for you and help you meet your needs.



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