The Brothers of the Christian Schools, the largest Order of Brothers in the Roman Catholic Church, was founded by Jean Baptiste de La Salle. De La Salle, a 17th century French cleric, saw the need to establish schools for the children of the working class and poor in his native Rheims. Since those humble beginnings, the Lasallian mission has grown into an international education mission of elementary and secondary schools, universities and technical colleges, retreat centers and social services. Saint Jean Baptiste de La Salle was declared patron saint of teachers in 1950.

At Christian Brothers Services, we strive to continue the educational mission De La Salle set forth. While we may not have students in classrooms, our work in understanding, protecting, and guiding our members and providing plans and programs that help them complete their distinct missions, is a legitimate expression of St. De La Salle’s vision.

Our mission is to serve the Catholic Church community and other faith-based organizations by responding to their managerial needs, which provides funding for the Lasallian mission in North America. We contribute to providing a human and Christian education to more than 70,000 students in the United States and Canada and hundreds of thousands more students throughout the world.

By being a member of any of our trusts or programs, you help ensure a Catholic education to students around the globe.
Christian Brothers Services is a nonprofit organization that administers cooperative programs in the areas of health, retirement, property/casualty, technology, school management and consulting services to church organizations. Founded in 1960 by Brother Joel Damian, FSC, Christian Brothers Services began as a mutual cooperative purchasing group for Chicago area high schools conducted by the De La Salle Christian Brothers. Under Brother Damian’s leadership, the Brothers realized that pooling the financial resources and risk exposures of the schools would allow both the congregation and the individual institutions greater financial strength and leverage to purchase better coverage, with higher limits, at significantly reduced costs; benefits that commercial insurance carriers could not offer nonprofit organizations. Over time, the company has grown to administer and serve seven trusts, which provide a variety of programs to congregations, organizations and dioceses both in the United States and Canada.

Christian Brothers Services and these trusts are not insurance companies but are plans in which member organizations pool their financial contributions to realize greater financial strength and increased purchasing power, which translates to better coverages at significantly reduced rates. The approach of pooling risk and participating in self-funded plans for health, retirement and property/casualty help to protect member organizations from the large premium fluctuation which can often be experienced when purchasing traditional insurance. In addition, there is more flexibility within a trust plan, from greater choices of coverages and benefits to a vast array of risk management services and health benefit programs. Christian Brothers Services is the administrator for the trust plans; however, each trust is governed by its own board of trustees elected from participating member organizations.
Health

Health Plans and Related Benefits for Employers

Health benefits are an important component of compensation for all employees. Due to our low administrative costs and cost-containment provisions, we are able to make it possible for church employers to offer a comprehensive benefits program at reasonable costs, which keeps with the tenets of Christianity. Through the use of our self-funded cooperative, members can obtain alternatives which are often better and less expensive than commercial insurance. We provide:

- Medical
- Dental
- Vision
- Prescription
- Flexible Spending Accounts
- Term Life/Long Term Disability/Short Term Disability
- Consumer Directed Health Plans including HSA/HRA Programs
- Health Marketplace for Catholic Employers

Health Programs for Religious

We provide medical, dental and health benefits to Catholic religious institutes and dioceses for their members. We offer several plans with maximum flexibility to accommodate the disparate locations of a diocese or religious institute's membership. We also offer programs designed to protect centrally administered or geographically limited dioceses or religious institutes from catastrophic and untimely medical bills. We provide:

- Medical/Dental
- Comprehensive Program
- Catastrophic Program
- Benefits Management for Religious

Retirement

Successful retirement planning is essential in obtaining a secure retirement. Church employers can assist their employees in helping them plan for retirement. Ideally, an employee's retirement income should stem from a variety of sources, including but not limited to employer-funded vehicles such as defined benefit plans, defined contribution plans and Social Security. Christian Brothers Retirement Planning Services offers the following plans:

- Defined Benefit Pension Plan
- 403(b) Retirement Savings Plan (Turnkey or Open Architecture)
- 401(k) Retirement Savings Plan (Turnkey or Open Architecture)
Property / Casualty

A one-size-fits-all approach to property and casualty coverage is not only impractical but unrealistic. That’s why our members can select from a variety of very broad and comprehensive coverages to tailor a program specifically for their organization. We offer coverages and services in the following areas:

Auto including:
- Auto Liability
- No-Fault
- Rental
- Uninsured/Underinsured Non-Owned, Leased, Hired or Borrowed Vehicles
- Medical Payments
- Towing and Road Side Service
- Coverage extensions include: Non-Owned, Leased, Hired or Borrowed Vehicles

Property including:
- Blanket Crime
- Boiler and Machinery
- Building and Contents
- Earthquake
- Fine Arts
- Personal Effects

Liability including:
- Advertising
- Athletic Participation
- Blanket Contractual Care, Custody and Control
- Directors and Officers
- Employment Practices
- Errors and Omissions
- Fire Legal
- Garage and Garage Keepers
- Host and Dram Shop
- Internet and Network Liability
- Personal Injury
- Premises Medical Payment
- Products/Completed Operations
- Professional Liability
- School Board Legal
- Sexual Misconduct
- Watercraft

Workers’ Compensation includes:
Statutory coverage required by the state for employees and volunteers

Risk Management Services

Risk Control Programs include:
- Liability Risk Management
- Online Risk Management Training
- Property Risk Management
- Vehicle Risk Management
- Workers’ Compensation Risk Management

Claims Administration

Student Protection

The consequences of a student accident during school or a school sponsored event, or a student’s forced or voluntary withdrawal prior to term completion can be financially devastating to a school. Christian Brothers Services offers coverages that protect your educational institution from these unforeseen circumstances.

Student Accident Plan
All Plans include:
- Attending school and participating in any classroom activity during regular school hours
- Traveling directly to or from school on regular school days
- Attending religious activities and retreats, including travel directly to and directly from school-sponsored summer programs
- Worldwide coverage

Tuition Refund Program
Benefits include:
- 100% of covered tuition for medically necessary withdrawals, withdrawals due to epidemic closure, death of a student, death of a tuition payer and medical withdrawals due to mental and nervous disorders
- 75% of covered tuition for withdrawals due to the involuntary unemployment of the tuition payer*, academic dismissal* and disciplinary dismissal*
- $5,000 benefit for accidental death of a student

*Tuition Refund Plan is not available in the states of Indiana, New Hampshire, Ohio, and Washington.

Unemployment Reimbursement Program

The Christian Brothers Services Unemployment Reimbursement Program is designed to offset the costs incurred by Catholic organizations when an employee becomes eligible for unemployment compensation benefits. This program is open to all not-for-profit Catholic organizations listed in the Official Catholic Directory. In addition, organizations must meet their respective state requirements for the reimbursement method for settlement of state unemployment claims.
IT & Website Services

Christian Brothers Information Technology and Website Services (IT & Website Services) is a full service provider offering a wide-range of products and services to assist any size organization in improving its utilization of information technology to achieve its strategic and tactical goals and objectives. We can help find the right mix of products and services to meet your requirements so you can focus on your organization’s mission.

XpressIT Portfolio Offerings

XpressIT Website Update Xpress
This hosted website content management system (CMS) is essentially a website in a box that allows users to easily maintain all of their website’s content using any current web browser with no need for specialized third party authoring software.

XpressIT Board Portal Xpress
This hosted, purpose-driven website is essentially our website Content Management System with a specialized front-end dashboard designed for directors and trustees.

XpressIT Website Design & Development Xpress
Our design and development team can provide your organization with a fully custom-developed website, in whole or part, from start to finish, to exact requirements and specifications.

XpressIT Enterprise Private Cloud Hosting Xpress
Take advantage of our IT cloud services to simplify your organization’s on-site IT by off-loading your IT burden, in part or whole, to us. We can provide your organization space on our existing servers or accommodate your own equipment in one of our data centers to provide all the benefits without the high-cost of ownership and maintenance.

Website Hosting Solutions
We provide website hosting solutions for all your organization’s business needs whether or not you use our website products. We use state-of-the-art technology to host websites with 24/7 accessibility.

Other Offerings
- Analysis and Assessment of Current Website
- Diverse Wireless Internet Service
- Communications and Mobility Review Service
- Hosted and On-Premise Telephone Systems
- IT Asset Inventory and Assessment
- Next Generation Internet Security Firewalls and Web Filtering Appliance
- Business Continuity Planning and Disaster Recovery Solutions

Catholic School Management

Catholic School Management, a division of Christian Brothers Services, partners with schools, parishes, dioceses and religious communities in support of the educational mission of the Catholic church.

CSM’s team of nearly 40 consultants ranks among the very best in Catholic school experience. Together, they represent more than 500 years of experience in the field. All of our consultants have worked in Catholic education, are specialists in their disciplines and are passionate about helping Catholic school communities succeed.

Consulting service areas include:
- Administration Planning, Models, Span-of-Control and Performance Appraisal
- Administrator Search
- Capital Campaigns and Feasibility Studies
- Catholic Identity and Christian Service Program Assessments
- Communication Planning and Programs
- Curriculum Planning, Mapping and Curriculum Management Audits
- Development
- Enrollment Management
- Financial Planning and Management
- Guidance and Counseling
- Institutional and Specialized Assessments
- Instructional Technology
- Marketing
- Mission, Vision, Philosophy and Profiles of the Graduate at Graduation
- Ownership and Governance, Board Development and Functioning
- Planned Giving
- Research
- Strategic Management
- Strategic Planning
- Professional Development and Training Through Seminars, Workshops and CSM’s Summer Certificate Programs

IT & Website Services
Catholic School Management
Consulting Services

Third Party Administration
Christian Brothers Services has over 50 years of experience as a third party administrator. Our services are tailored to your specific needs and present a cost-effective solution for your organization. Our experienced professionals can handle all the details of your program from enrollment to claims processing with the outstanding customer service you've come to expect from Christian Brothers Services.

Self-Funded Plan Development
Christian Brothers Services can help large organizations, with a significant employee/membership base, develop a self-funded insurance plan. Our experienced professionals will help you determine whether a self-funded plan is a viable option by assessing the risks and fiscal requirements this type of a plan will place on your organization.

Art Appraisal Services
Christian Brothers Services can assist your organization with its art appraisal and authentication needs through our partnership with a leading appraisal service. These qualified appraisers, supported by professional researchers, specialize in appraising fine art, jewelry, antiques, furniture and decorative items. They have over 20 years of experience providing appraisal and consultation services for religious institutions, universities and schools.

Real Estate Services
Christian Brothers Services can assist your organization with its real estate management needs through our partnership with one of the leading independent commercial real estate consulting firms. Our trusted advisors and experts can help you streamline your organization’s portfolio of owned and leased space and leverage existing assets to the benefit of your organization. Whether buying, leasing, selling, renting or undertaking a large construction project, our professionals can provide you with expert analysis and guidance for your real estate decision.

Benefits Management for Religious
Christian Brothers Services offers benefit management assistance for members of religious institutes. Services include:
- Enrollment of members in social security if not already enrolled based on institute policy
- Claiming social security benefits for members according to institute policy
- Claiming disability and/or social security for members according to institute policy
- Claiming non-governmental retirement and other benefits according to institute policy
- Enrollment of members in governmental programs according to institute policy

We also provide support and consultation in the areas of:
- Management of member’s earnings and earnings records
- Review and recommendations for institute policies for benefits
- Banking
- Patrimony
- Benefit management
- Other