



CHRISTIAN BROTHERS SERVICES

Understanding
Protecting
Guiding



Health / Retirement

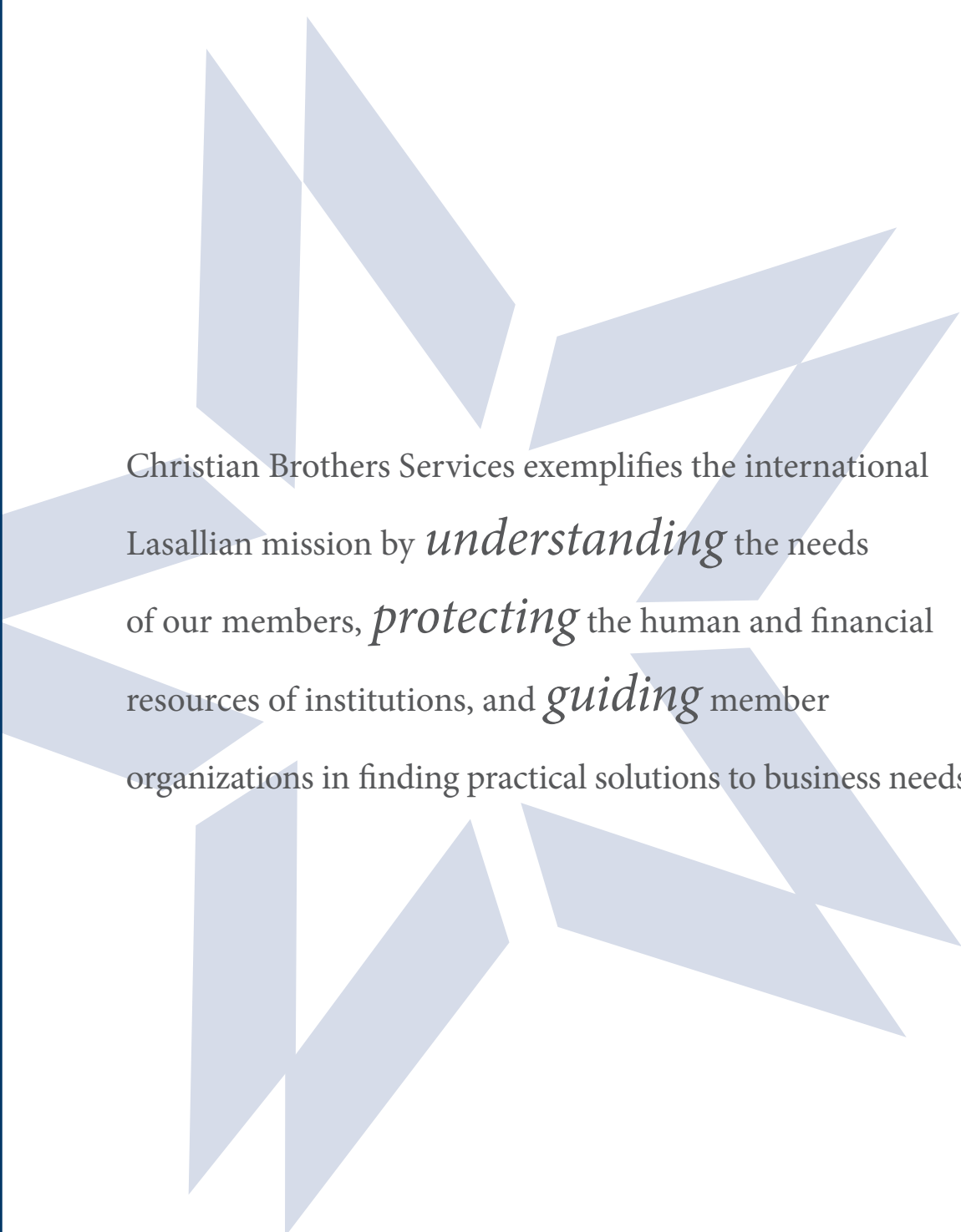
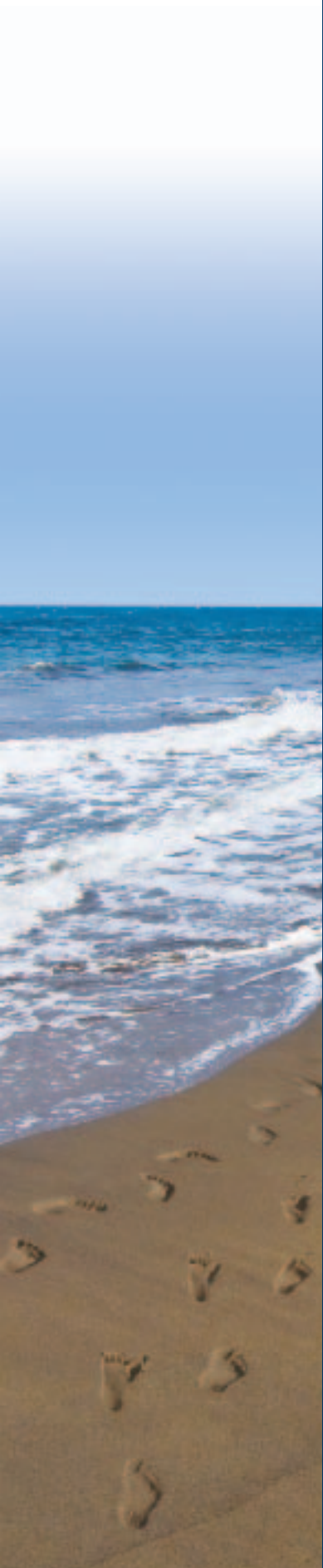
Property / Casualty

Consulting / Technology

Health
•
Retirement

Property
•
Casualty

Consulting
•
Technology



Christian Brothers Services exemplifies the international Lasallian mission by *understanding* the needs of our members, *protecting* the human and financial resources of institutions, and *guiding* member organizations in finding practical solutions to business needs.

Christian Brothers Services is a nonprofit organization that administers cooperative programs in the areas of health/retirement, property/casualty and consulting/technology to church organizations. Founded in 1958 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 11 Trusts, which provide a variety of programs to congregations, organizations and dioceses both in the United States and Canada.

What Makes Christian Brothers Services Different?

Christian Brothers Services is the administrator for 11 independent Trusts which provide health, property/casualty and retirement benefits for nonprofit church related organizations in the United States and Canada. Christian Brothers Services and these Trusts are not an insurance company 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 and retirement help to protect member organizations from the large premium fluctuations 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.

Br. Michael Quirk, FSC President/CEO

For more than 50 years Christian Brothers Services has been serving the needs of the Catholic community. As President/CEO, it is my job to continue the tradition of exceptional coverages and outstanding customer service for our members. Recently, we provided the members of the Employee Health Trust a contribution holiday, one designated month where the Trust paid each qualifying member's contributions for all health care benefits. And, when claim activity was less than expected for the Risk Pooling Trust, each qualifying member received a refund check. Every day we strive to understand the needs of our members, protect the human and financial resources of institutions and guide member organizations in finding practical solutions to business needs.



'This is our mission and we are very proud to serve you.'

Consulting

Christian Brothers Services offers expert and professional consulting services in a variety of areas.

Our specialties include:

Third Party Administration

Our experienced professionals can handle all the details of your program from enrollment to claims processing in the following areas:

- ▶ Health Plans for Employers, Religious Institutes and Church Organizations
- ▶ Retirement Plans
- ▶ Property/Casualty and Student Protection Plans

Self-Funded Plan Development

Christian Brothers Services can help large organizations, with a significant employee/membership base, develop a self-funded insurance plan.

Executive Search

Christian Brothers Services can help your organization's executive search by providing expertise on recruiting qualified candidates.

Institutional Advancement Services

Our proven professionals will assist your organization in evaluating and planning development and institutional advancement programs.

Real Estate Services

Our professionals can provide you with expert analysis and guidance for your real estate decisions.

Reconfiguration Services

Our experienced specialists will assist religious orders and institutes as they evaluate their needs due to reconfiguration.

Technology

Applying information technology to achieve desirable results is an important part of today's ministry. Our team of information technology professionals, website developers, graphic artists, operations specialists and software developers, are here to provide you with solutions to meet your needs.

We offer the following services:

Website Design & Development

Our certified professionals will help your organization create a website design that is both functional and user friendly.

Website Hosting Solutions

We use state-of-the art technology to host websites with 24/7 accessibility.

Enterprise Hosting Solutions

We can host your server application in our data center and provide all the benefits without the high cost of ownership and maintenance.

Property / Casualty

Christian Brothers Services administers a property/casualty membership program which uses a combination of self-insurance along with traditional excess insurance policies.

We offer coverages and services in the following areas:

- ▶ **Property**
- ▶ **Liability**
- ▶ **Auto Coverage**
- ▶ **Workers' Compensation**
- ▶ **Unemployment Reimbursement**
- ▶ **Risk Management Services**

Risk Management Services are provided at no cost to members of the Christian Brothers property/casualty program, but can be purchased separately as a stand alone service.

These services include:

- ▶ **Risk Control Services**
 - Vehicle Risk Management
 - Property Risk Management
 - Liability Risk Management
 - Workers' Compensation Risk Management
 - ▶ **Claims Administration**
-

Student Protection

Christian Brothers Services provides two programs to help Catholic schools and educational organizations protect themselves and their students.

Student Accident Plan

The Student Accident Plan is designed to reimburse parents and guardians for out-of-pocket medical expenses which occur as the result of an accident at school or a school sponsored event.

Tuition Reimbursement Program

The Tuition Reimbursement Program protects schools from the financial consequences of a student's withdrawal prior to completion of the term or school year.

Janet Sanders

Senior Underwriting Representative

The bad news: a hurricane, followed by a levee break caused the first floor of Mount Carmel Academy to flood with 10 feet of water. The good news: before Sister Camille Anne Campbell, O.Carm., the principal of the school, could place a phone call to report the damage, Christian Brothers Services called to offer her help. Janet Sanders, senior underwriting representative sprang into action, getting an adjuster out to assess the damage immediately, making sure payments were issued promptly, and even visiting the school to check on the progress.

Within four months of the disaster the school was up, running and housing over 1,000 students, while others in the area were still trying to rebuild. As Sr. Camille Anne concluded, "we could not have asked for better service."

Understanding, protecting and **guiding** is what we do everyday!



'What a blessing to have such capable and caring people working with and for us!'

Health Plans and Related Benefits

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
- ▶ Prescription
- ▶ Vision
- ▶ Term Life/Long Term Disability/Short Term Disability
- ▶ Long Term Care
- ▶ Flexible Spending Accounts
- ▶ Consumer Directed Health Plans including HSA/HRA Programs

Health Plans for Religious

With various religious medical programs to choose from, our goal is to provide medical, dental and health benefits to members of Catholic religious institutes. We offer maximum flexibility to accommodate the disparate locations of a religious institute's membership, or programs designed to protect centrally administered or geographically limited religious institutes from catastrophic and untimely medical bills.

We provide:

- ▶ Medical
 - ▶ Dental
 - ▶ Cooperative Trusts
 - ▶ Single Institute Programs
 - ▶ Prescription Drug Purchasing Cooperative
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Retirement Plans

The key to successful retirement is to build a nest egg of savings. Now, church employers can assist their employees in helping them save for retirement.

We offer the following options:

- ▶ Defined Benefit Pension Plan
- ▶ 403(b) Retirement Savings Plan
- ▶ 401(k) Retirement Savings Plan

Kathy Macris

Health Benefits Customer Service Representative

Thomas Zafirios Cassidy was born 16 weeks early, he measured 12 inches long and weighed only 1 lb. 7 oz. at birth. A call was placed to Christian Brothers Services to start the insurance process for Thomas' long road to recovery. It was Kathy Macris, health benefits customer service representative who answered their call. Kathy was able to coordinate medical coverages, home healthcare and much needed support for Thomas' parents. Kathy even spent a frantic evening calling several pharmacies in the Cassidy's area to locate one that could fill a much needed prescription for Thomas. As Mel Cassidy, Thomas' mother, put it "We were understood as worried parents, as individuals and as a family in crisis, we greatly benefited having Christian Brothers as a provider during a very tumultuous time in our family."

Understanding, protecting and guiding is what we do everyday!



*'We truly felt we were not alone
in this journey!'*



CHRISTIAN
BROTHERS
SERVICES



CB
PROGRAMS, INC.



CHRISTIAN
BROTHERS
SERVICES  CANADA

Consulting / Technology

- Third Party Administration
- Self-Funded Plan Development
- Executive Search
- Institutional Advancement Services
- Real Estate Services
- Reconfiguration Services
- Website Design & Development
- Website Hosting Solutions
- Enterprise Hosting Solutions

Property / Casualty

- Property
- Liability
- Auto Coverage
- Workers' Compensation
- Unemployment Reimbursement
- Risk Management Services *including:*
 - Risk Control Services
 - Claims Administration
- Student Accident Plan
- Tuition Reimbursement Program

Health / Retirement

- Medical
- Dental
- Prescription
- Vision
- Term Life/Long Term Disability/
Short Term Disability
- Long Term Care
- Flexible Spending Accounts
- Consumer Directed Health
Plans including HSA/HRA Programs
- Health Plans for Members of Religious Institutes
- Prescription Drug Purchasing Cooperative
- Defined Benefit Pension Plan
- 403(b) Retirement Savings Plan
- 401(k) Retirement Savings Plan



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8/09