



CHRISTIAN  
BROTHERS  
SERVICES

Health

Retirement

Property/Casualty

BMT Management & Financial Consultants

Catholic School Management

Mission Advancement

IT & Website Services

Student Accident



*Christian Brothers Services exemplifies the Lasallian tradition 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.*



## Our Lasallian Mission

# Transforming Lives Since 1680

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 city, Reims. 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 the 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 fulfill their distinct missions, is an exemplary expression of Saint 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. 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

## A History of Service

Christian Brothers Services is a nonprofit organization that administers cooperative programs in the areas of health, retirement, property/casualty, technology, school management, finance and administration to religious 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.

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 protect member organizations from the large premium fluctuation which often can 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.

As the Catholic Church continues to change, so does Christian Brothers Services in order to service its members more effectively. In recent years, Christian Brothers Services has expanded its offerings to include financial, managerial and administrative consulting to religious organizations, orders, schools and dioceses.

# Christian Brothers Services Leadership



Brother Joel Damian, FSC  
1960 - 1985

Brother Michael Quirk, FSC, Ed.D.  
2008 - Present

Brother William Walz, FSC  
1985 - 2007

# 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, in keeping with the tenets of the Catholic Church. Through the use of our self-funded cooperative structure, members can obtain alternatives which are often better and less expensive than commercial insurance. We provide:

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

## Health Programs for Religious

We provide benefits to Catholic Religious Institutes and their members. We offer several plans with maximum flexibility to accommodate the disparate locations of a Religious Institute's membership. We also offer programs designed to protect centrally administered or geographically limited Religious Institutes from catastrophic and untimely medical bills. We provide:

- ▶ Medical/Dental/Prescription
- ▶ Comprehensive Program
- ▶ Catastrophic Program
- ▶ Consulting for Religious Institutes on a Wide Variety of Topics

# Retirement



## Retirement Plans and Related Benefits

When it comes to selecting a retirement plan for your organization, the options can be confusing. Christian Brothers Retirement Planning Services (CBRPS) is here to help determine how to best cover your employees' needs whether it's a defined contribution approach such as 403(b) or 401(k), a defined benefit plan or both. No matter if you want the plan details taken care of for you, or if you prefer to be more hands-on in selecting your options, we will help ensure your plan meets the needs of your organization and your employees.

### ***CBRPS offers the following services:***

- ▶ **Defined Benefit Pension Plan – Christian Brothers Employee Retirement Plan (CBERP)**
  - The CBERP provides a traditional form of retirement benefit, also known as a pension plan
  - The CBERP is a defined benefit plan that covers the lay employees of Catholic organizations
  - The plan allows individual employers to select contribution rates and is funded entirely by the participating employers
- ▶ **403(b) and 401(k) Retirement Savings Plan (Turnkey or Open Architecture)**
  - Turnkey services include: record keeping, online account access, quarterly online benefit statements, communication materials, all legal requirements and access to Vanguard investment professionals

\* All plans are qualified by the Internal Revenue Service and have received rulings that designate all plans as "Church Plans."

# Property / Casualty



Since 1979, Christian Brothers Services has served the Catholic community with the development and administration of property/casualty programs designed exclusively for the unique and changing exposures of Catholic organizations. Our programs offer broad and comprehensive coverages and limits, as well as a variety of risk control services tailored to meet the needs of each ministry.

## **Auto including:**

- ▶ Auto Liability
- ▶ Medical Payments
- ▶ No-Fault
- ▶ Physical Damage
- ▶ Rental
- ▶ Towing and Roadside Service
- ▶ Uninsured/Underinsured
- ▶ Coverage extensions include: Non-Owned, Leased, Hired or Borrowed Vehicles

## **Property including:**

- ▶ Boiler and Machinery
- ▶ Builders Risk
- ▶ Building and Contents
- ▶ Business Interruption / Extra Expense / Tuition Fees
- ▶ Crime / Employee Fidelity
- ▶ Earthquake
- ▶ Electronic Data Processing
- ▶ Fine Arts
- ▶ Flood
- ▶ Personal Effects of Religious

## **Workers' Compensation including:**

- ▶ Employers Liability
- ▶ Statutory coverage required by the state for employees and volunteers

## **Liability including:**

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

## **Risk Management Control Services including:**

- ▶ Unlimited Online Risk Management Training
- ▶ Risk Management Assessments for Liability, Property, Fleet and Workers' Compensation
- ▶ Customizable Live Risk Management/Safety Presentations
- ▶ A Variety of Risk Management Resources, Manuals and Toolkits
- ▶ Religious Driver Behind the Wheel Evaluations

## **Claims Administration**

Claims administration provides several options for reporting claims and includes investigation and consultation to guide you through the entire claim process and ensure your assets and interests are protected.



# BMT Management & Financial Consultants



Since 1972, BMT Management & Financial Consultants, a division of Christian Brothers Services, has served more than 280 Religious Institutes and many sponsored ministries in need of assistance with the management of their daily operations. BMT serves Catholic clients throughout the United States, Canada, Europe and South America with integrity, initiative and innovation.

## **Services include:**

- ▶ Benefit Eligibility Management for Religious
- ▶ Finance Office Staffing and Support
- ▶ Financial Management and Accounting
- ▶ Human Resource Management and Consulting
- ▶ Investment Consulting
- ▶ Long-Term Business / Financial Planning
- ▶ Management and Financial Consultants
- ▶ Property Planning
- ▶ Reconfiguration; Strategic Advisory Services
- ▶ Social Security Reporting
- ▶ Sustainability; Right Sizing and Efficiency Studies

## **Benefit Eligibility Management**

This department provides expert management of enrollments into the various available benefit programs, with a goal of maximizing the financial impact to the religious institute. BEM staff also assist with insurance enrollments and medical billing problems.

## **Financial Management and Accounting**

BMT provides skilled, specialized financial and management consulting services including:

- ▶ Review of Operations
- ▶ Development or Improvement of Internal Financial Systems and Controls
- ▶ Compensation and Benefit Surveys
- ▶ Tax Consultation and Preparation
- ▶ Insurance Analysis, Review and Assistance in Competitive Bidding

## **Financial Office Staffing and Support**

This service can either supplement or replace the existing staff you currently have. BMT will tailor service to your specified needs. BMT provides individuals with varying levels of expertise to accommodate your service requirements but the client always receives the benefit of the depth and breadth of BMT's entire staff.

## **Investment Consulting**

BMT is the investment consultant for more than \$2.8 billion of domestic and international assets for Religious Institutes. As an independent firm not affiliated with any investment management firm, brokerage company, or bank, we can help ensure the integrity and viability of our clients' investments. Our only allegiance is to our clients. We offer a wide range of investment services to help meet each client's objectives.

# Catholic School Management



Since 1979, Catholic School Management (CSM) has provided the highest level of professional and personalized service to Catholic schools, dioceses, parishes and religious communities worldwide. CSM's team of experts represents more than 500 years of experience in the education field. All of our consultants have worked in Catholic education, are specialists in their disciplines, and passionate about helping Catholic school communities succeed.

CSM, a division of Christian Brothers Services, ensures that our clients thrive and flourish in all areas including:

## **Strategy**

- ▶ School and Program Assessments
- ▶ Mission Clarification
- ▶ Visioning
- ▶ Enrollment Management
- ▶ Marketing
- ▶ Advancement
- ▶ Alumni
- ▶ Latino Outreach
- ▶ Capital Campaigns
- ▶ Feasibility Studies

## **Planning**

- ▶ Strategic Plan
- ▶ Recruitment/Admissions/Retention Plan
- ▶ Technology Plan
- ▶ Annual Fund Plan
- ▶ Development Plan
- ▶ Marketing Plan
- ▶ Communication Plan
- ▶ Social Media Plan

## **Leadership**

- ▶ Workshops and Webinars
- ▶ Board Training/Development
- ▶ Professional Mentoring
- ▶ Retreat Facilitation
- ▶ Keynote Presentations
- ▶ Individual Seminars and Seminar Series
- ▶ Governance
- ▶ Administrative Structure
- ▶ Executive Search

These services, and in particular, CSM's flagship Limited Institutional Assessment, Strategic Planning, Strategic Management and Development Program, and Seminar Series, have enabled more than 3,000 schools to ensure their long-term viability and vitality.

# Mission Advancement



Today, more than ever, institutional advancement is key to the success of our members and clients. Christian Brothers Services provides a wide array of advancement offerings, coupled with creative techniques and applications, so that the mission and ministry of those we serve can flourish.

Mission Advancement assists churches, parishes, dioceses, Religious Orders, sponsored ministries, educational, social service and environmental organizations in the areas of Fundraising, Communications, Organizational Development and Stewardship.

## ***Fundraising***

- ▶ Annual Giving
- ▶ Offertory Increase Program
- ▶ Feasibility Studies
- ▶ Capital Campaigns
- ▶ Major Gifts
- ▶ Gift Societies
- ▶ Special Project Campaigns
- ▶ Planning Studies
- ▶ Grantsmanship
- ▶ Direct Mail
- ▶ Personal Solicitation
- ▶ Donor Management
- ▶ Development Audits
- ▶ Development Plans

## ***Communications***

- ▶ Communication Audits
- ▶ Focus Groups
- ▶ Interviews
- ▶ Speech Writing
- ▶ Donor Recognition
- ▶ Promotional Materials
- ▶ Newsletters
- ▶ E-Communication
- ▶ Special Events

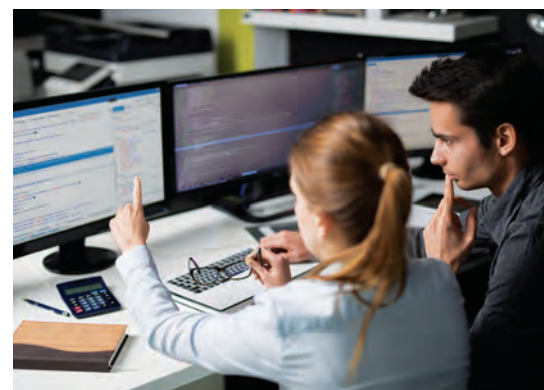
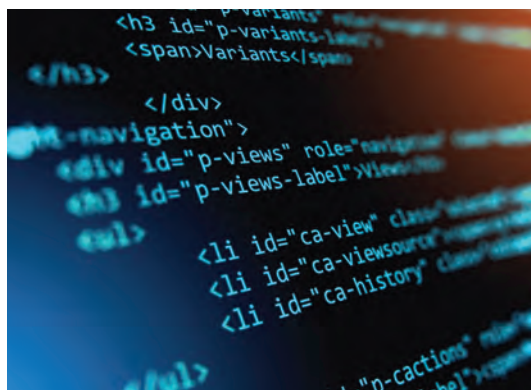
## ***Organizational Development***

- ▶ Strategic Planning
- ▶ Training
- ▶ Board Development
- ▶ Staff Coaching
- ▶ Leadership Retreats
- ▶ Mission/Vision Statements
- ▶ Advancement Plans
- ▶ Advancement Audits
- ▶ Professional Development Programs

## ***Stewardship***

- ▶ Stewardship Formation Days
- ▶ Stewardship Retreats
- ▶ Communications
- ▶ Evaluation
- ▶ Committee Facilitation
- ▶ Policy Development
- ▶ Ministry Festivals
- ▶ Children/Youth Ministry
- ▶ School/Religious Education
- ▶ Events
- ▶ Time/Talent/Treasure Commitment Programs
- ▶ Outreach
- ▶ Surveys

# IT & Website Services



Christian Brothers Information Technology and Website Services (IT & Website Services) offers 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 better focus on your organization's mission.

## XpressIT Portfolio Offerings

### ***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 space for your organization 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 Solutions***

We provide website solutions for all your organization's needs. User state-of-the-art technology with 24/7 accessibility.

### ***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 your exact requirements and specifications.

### ***XpressIT Website Update Xpress***

This hosted website Content Management System (CMS) is essentially a website in a box that allows you to easily maintain your website's content using any current web browser with no need for specialized third party authoring software or a hired webmaster.

### ***XpressIT Board Portal Xpress***

This hosted, purpose-driven website is essentially our website CMS with a specialized front-end dashboard designed for directors, trustees and other special groups.

### ***Other Offerings:***

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

# Student Accident



## Student Accident

When a school purchases insurance for student injuries that occur at school or during a school-sponsored event, it not only protects the parents/guardians from potential financial hardships, but it also provides school administrators with peace of mind knowing all of their students will be covered for their medical expenses. More importantly, no student will be denied medical treatment because their family does not have insurance. The purpose of the Student Accident Plan is to ease the financial burdens placed on the parents/guardians for the out-of-pocket medical expenses they incur when their child is injured at school.

### ***Plan Options:***

- ▶ Classroom Only
- ▶ Classroom and Limited Sports (excludes football, hockey and lacrosse)
- ▶ Classroom and All Sports
- ▶ Boarding Students

### ***Coverage includes:***

- ▶ 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
- ▶ Participating in school-sponsored summer programs

# Social Media



## Social Media Better Connects the Christian Brothers Services Community

We invite you to join us on one or all of our social media outlets. Visit our website at [cbservices.org](http://cbservices.org) and click on the social media icons for instant access.

# Contact Us

Christian Brothers Services is responsive to member needs by continually adding programs, plans and services. For questions about additional managerial and consulting offerings, such as the Unemployment Reimbursement Program, please contact us at 800-807-0100 or visit [cbservices.org](http://cbservices.org).

## Christian Brothers Services Customer Care

Health .....	800.807.0400
Retirement .....	800.807.0700
Property/Casualty .....	800.807.0300
BMT Management & Financial Consultants .....	800.836.3357
Catholic School Management .....	630.378.2454
Mission Advancement .....	630.378.2454
IT & Website Services .....	800.807.0200
Student Accident .....	800.807.0300

[info@cbservices.org](mailto:info@cbservices.org)

[customerservice@cbservices.org](mailto:customerservice@cbservices.org)



*A division of Christian Brothers Services*



CHRISTIAN  
BROTHERS  
SERVICES



**BMT**  
Management & Financial Consultants

*A division of Christian Brothers Services*

1205 Windham Parkway ■ Romeoville, IL 60446-1679  
800.807.0100 / [cbservices.org](http://cbservices.org)