



## News that's Too Good to be True...But Is!

Are you ready for some good news? At the recent meeting of the Christian Brothers Employee Benefit Trust (CBEBT), Trustees unanimously approved another Contribution Holiday for Trust members. This marks the sixth year in the past seven that CBEBT members have received a Contribution Holiday!

For one designated month, the Trust will credit each member's contributions for medical, dental and vision coverages. This is the kind of good news that comes with CBEBT membership!

The Contribution Holiday is a result of favorable investment returns, along with disciplined and effective plan management providing Trust members substantial fiscal relief at a time when health care costs continue to escalate. Previous holidays have saved Trust members significant contributions, allowing them to reinvest these additional funds back into their mission and fiscal operations.

All current locations with medical, dental and/or vision coverage will receive a Contribution Holiday on their billing prior to their renewal. All new customers who join the Trust in 2019\* with medical, dental and/or vision coverage also will benefit and be eligible for a Contribution Holiday.

We hope this announcement brightens your day and provides you with yet another example of how the CBEBT brings good news to its members.

Sincerely,

John M. Airola  
 Managing Director  
 Christian Brothers Employee Benefit Trust

\* Groups that became effective January 1, 2019 or after must remain in the CBEBT for 24 months or risk forfeiture of the Contribution Holiday.

### Contribution Holiday Member Savings



|           |              |
|-----------|--------------|
| 2008/2009 | \$12,048,828 |
| 2013/2014 | \$17,944,240 |
| 2015/2016 | \$19,929,214 |
| 2016/2017 | \$20,094,525 |
| 2017/2018 | \$22,000,000 |
| 2018/2019 | \$25,600,000 |
| 2019/2020 | \$27,900,000 |



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