

Help Your Organization Become Better Benefits Consumers



... with the Christian Brothers Services Health Marketplace for Catholic Employers

The health and welfare of your employees is a critical factor in your organization's key to success. With the healthcare industry being dominated by the need to control costs, and the federal government requiring people to have minimum essential health coverage, private marketplaces have been established to give employers a choice of plans to offer to their employees. Christian Brothers Health Benefit Services recognizes these challenges, and understands that cost is a big factor for religious organizations. Therefore, in addition to our already comprehensive, cost-effective employee health and wellness benefits, we are excited to introduce the Health Marketplace for Catholic Employers. Your employees will now have a new way to choose their benefits and use them wisely, with access to a comprehensive suite of health care programs that meet the diverse needs of Catholic employers, employees and their families.

In short, the Health Marketplace for Catholic Employers can help employees decide which plans meet their goals in three important areas – health, finances and protection.

At its core, a private marketplace “sells” group health plans to employees through an electronic platform, and the Christian Brothers Services Health Marketplace for Catholic Employers will work similarly. The Health Marketplace for Catholic Employers, powered by Liazon®, is an online site where individuals and smaller employers may go to purchase benefits, and have the option to personalize and right-size their benefits portfolio.

The Christian Brothers Services Health Marketplace for Catholic Employers recommends a customized plan for employees and their families—analyzing their health situations, preferences and finances to assemble the right plans for them. It provides your employees with educational tools to understand options, and to choose from a wide-range of benefits, including a variety of health plans ranging from traditional copay plans to low-premium, high-deductible health plans that may be HSA qualified. In short, the Health Marketplace for Catholic Employers can help employees decide which plans meet their goals in three important areas – health, finances and protection. These essential health benefits, items and services are included in the Christian Brothers Services Health Marketplace for Catholic Employers:

- ❶ Outpatient care — care received without being admitted to a hospital.
- ❷ Trips to the emergency room.
- ❸ Treatment in the hospital for inpatient care.
- ❹ Care before and after a baby is born.
- ❺ Mental health and substance use disorder services includes: behavioral health treatment, counseling and psychotherapy.
- ❻ Prescription drugs.
- ❼ Services and devices to help recover from an injury, or a disability or chronic condition. This includes physical and occupational therapy, speech-language pathology, psychiatric rehabilitation and more.
- ❽ Lab tests.
- ❾ Preventive services including counseling, screenings and vaccines to stay healthy and care for managing a chronic disease.
- ❿ Pediatric services including dental care and vision care for children.

Your employees will now have a new way to choose their benefits and to use them wisely, with access to a comprehensive suite of health care programs that meet the diverse needs of Catholic employers, employees and their families.

Here’s how the Health Marketplace for Catholic Employers works. You give your employees an allocated amount of money to spend on benefits. Employees will then “shop” in the online store and are guided to personalized benefits selections. Employees will fill out a simple questionnaire; receive a personalized recommendation, as well as additional educational information and guidance on choosing the most accurate benefits portfolio to meet their needs.

The Health Marketplace for Catholic Employers helps manage your employee’s benefits year-round, 24 hours a day, seven days a week. We will also provide employers with technology support online and on the phone, and consolidate and handle administrative tasks. Employees will learn about benefits through articles, videos, FAQs and a glossary, and can easily reference plan information and benefit summaries.

As with the plans and programs offered through the Christian Brothers Services Employee Benefit Trust, all of the Health Marketplace for Catholic Employers plans are designed exclusively for the benefit of the Catholic church and are sensitive to the unique needs of Catholic employers.

The Health Marketplace for Catholic Employers is a win-win situation for both employer and employees. The employer will: save money, get a predictable benefits budget and streamline administrative tasks. The employee will: save money, get the right benefits for their needs, understand and appreciate the value of their benefits and get more involved in their healthcare. ☀

John Airola is the Managing Director of Health Benefit Services at Christian Brothers Services.

If you would like additional information on the Christian Brothers Services Health Marketplace for Catholic Employers, contact John Airola at 800.807.0100 x2450 or Dawn Sterland at 800.807.0100 x2642.

It just makes sense

| What You Have Now | With Christian Brothers Services Health Marketplace | Why It Matters |
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| <p>Misaligned coverage Give everyone a “one-size-fits-all” health plan and limit other forms of protection</p> | <p>Balanced coverage for diverse risks Your employees choose the coverage that meets their individual needs across a range of insurance products</p> | <p>Your employees are better protected</p> |
| <p>Annual juggle of rising costs Each year, either pay more, change carriers and plans, limit coverage or shift costs to employees</p> | <p>You set your benefits budget Allocate fixed dollars to your employees and let them buy what they value</p> | <p>You control your budget, and your employees control their budgets—people spend money more wisely when it’s their own</p> |
| <p>Less satisfied employees Hide the value of your benefits spend from employees and choose for them</p> | <p>Increased employee satisfaction Allow employees to build a personalized benefits portfolio that meets their specific needs</p> | <p>Employees understand and value every dollar you spend on benefits</p> |
| <p>Benefits administration headaches Track down paper enrollment forms, answer employee questions, manage carrier reporting needs</p> | <p>Streamlined benefits administration We streamline benefits administration and handle employee questions; you use efficient online tools for changes and reports</p> | <p>You save time and your employees get better service</p> |