



Help Your Organization Become Better Benefits Consumers



Now There is a Better Way to Buy Benefits | 3



Private Exchange as a Strategic Decision | 4



Defined Contribution and Private Exchanges | 6

Christian Brothers Services private exchange marketplace for CBS members.



Health Focus

Private Exchange



HEALTH / DENTAL / VISION / DISABILITY / LIFE

FAQs

These FAQs (Frequently Asked Questions) are designed to answer some common questions that employers may have.

1. What is a private exchange?

At its core, a private exchange is a marketplace that sells group health plans to employees or large and small employers through an electronic platform.

2. How is a private exchange different from the federal and state exchanges?

The most recent focus on insurance exchanges has been on the Patient Protection and Affordable Care Act (PPACA) also referred to as ACA mandated public exchanges. However, there have been private health exchanges in the marketplace for many years. Most notably, in the Medicare supplement plan space through senior organization or organizations that specialize in products for the senior market. The mandated public exchanges, or marketplaces as they are now being called, are designed for individuals and small groups. Those for whom coverage is not affordable may be able to receive a subsidy when purchasing a plan through these marketplaces. Private exchanges/marketplaces offer a new strategy for employer groups – both fully insured and self-funded – to offer diversity of choice, leverage technology, aid employees with decision making and better manage the cost of health care. >>



Help Your Organization Become Better Benefits Consumers

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 (CBS) 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. >>

Benefit Plans Offered Through Christian Brothers Services



Health Marketplace
for Catholic Employers

10

Essential health benefits, items and services are included in the Christian Brothers Services Health Marketplace for Catholic Employers:

1

Outpatient care — care received without being admitted to a hospital

2

Trips to the emergency room

3

Treatment in the hospital for inpatient care

4

Care before and after a baby is born

5

Mental health and substance use disorder services includes: behavioral health treatment, counseling and psychotherapy

6

Prescription drugs

7

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

8

Lab tests

9

Preventive services including counseling, screenings and vaccines to stay healthy and care for managing a chronic disease

10

Pediatric services including dental care and vision care for children

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.

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, FAQ's and a glossary, and can easily reference plan information and benefit summaries.

As with the plans and programs offered through Christian Brothers Health Benefit Services, 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. ☀

Health Marketplace Videos



Introduction Video for Employers
<https://youtu.be/OgxPIDoLtP0>



Introduction Video for Employees
https://youtu.be/TPOPkZ6x_AM

Learn more about the CBS Health Marketplace. View the videos above for an explanation about the benefits and how to enroll.

Let your employees personalize a benefits portfolio to get the right coverage at the right price.

FAQs



Now There is a Better Way to Buy Benefits

The Christian Brothers Services Health Marketplace for Catholic Employers makes it easy. It recommends a customized benefits portfolio for each person or family—analyzing their health situations, preferences and finances to assemble the right plans for them. It provides them with educational tools to understand their options. Then they are free to choose the benefits package that best fits their needs.

Your plan options

Each employee will be able to choose from a wide range of benefits options, including a variety of health plans ranging from traditional copay plans to low-premium, high-deductible plans that are HSA qualified.

You save money:

- Set a fixed budget for benefits this year and into the future
- Most employers report significant savings in the first year alone

You enhance employee satisfaction:

- Empower your employees with knowledge and choice
- Engage your employees in their healthcare
- Provide better overall coverage

3. Why is Christian Brothers Services offering a private exchange?

The mission of Christian Brothers Services is to serve the Catholic community and other faith-based organizations by responding to their managerial needs. We offer a mosaic of services to meet these needs. As health benefits evolve, we see the CBS Health Marketplace for Catholic Employers as another way to meet the needs of the community we serve. Christian Brothers Services understands the concerns of faith-based organizations and can design and offer plans with this in mind. This will allow employers to offer a choice of plans to their employees, while being assured that these plans meet the Catholic tenets, or other faith-based concerns.

4. What plans are offered through the CBS Health Marketplace for Catholic Employers and how will it work?

Plans offered include, but are not limited to, medical, dental, vision, life and disability. Many medical plan options with varying plan designs (all compliant with federal mandates) are designed and offered through the CBS Health Marketplace. The employer can select the plans they will offer their employees, allowing more choices that can meet employees diverse needs. The CBS Health Marketplace will also offer ancillary coverages. If the employer chooses, they may also offer these benefits.

5. Will it comply with all the PPACA mandates that employers have to meet?

Yes. >>

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



6. What are the differences between a private exchange and a traditional employer sponsored plan?

The two are very similar. Both allow employers to cap their contributions and offer a pre-tax, Section 125 vehicle for employees. They also enable employers to offer an array of health plan and coverage options. The cost of coverage is determined in large part by each employer's specific experience. The greatest difference in general is that under a private exchange, an outside party assumes primary responsibility for selecting and managing the participating carriers while taking over key administrative functions such as enrollment.

7. What is defined contribution?

A defined contribution/fixed contribution payment system works particularly well in a private exchange setting. The employer decides how much it will spend on health benefits, and other benefit programs if applicable, each year and the employer gives its employees a fixed contribution amount to purchase these benefits. The employer may then determine the rate at which, or if, the fixed contribution amount would increase each year. The employer can have a more certain view of its costs for health insurance over a specified period of time (e.g., 5 years) which provides a level of certainty and cost predictability. The Christian Brothers Services Health Marketplace for Catholic Employers will offer defined contribution/fixed contribution funding. >>

Private Exchange as a Strategic Decision



Considering a move to a private exchange is not a decision to take lightly. It's an important decision affecting your most important asset - your employees. But how do you know if it's the right move for your organization?

There are several important questions to consider in your decision making process, such as:

Are you struggling to get control of your benefit costs?

Would implementing defined contribution make budgeting your benefit spend more predictable?

Do your current benefits address the needs of a diverse workforce?

So, you're thinking about implementing a private exchange. If so, you should avoid doing so only as a response to rising healthcare costs. Rather, this change in approach to your employee benefits offering should be integrated into your strategic planning process.

How do you know if it's the right move?

As you prepare your annual strategic plan, look at your key objectives and evaluate the talent required to meet and ideally exceed your goals. Would the advantages of a private exchange or a defined contribution approach help? Asking yourself a few key questions will make it easier for you to determine if moving to a private exchange is right for your organization:

- ▶ Are you struggling to get control of your benefit costs?
- ▶ Would implementing defined contribution make budgeting your benefit spend more predictable?
- ▶ Is achieving your business goals dependent upon your ability to attract and retain key talent?
- ▶ Do your current benefits address the needs of a diverse workforce?
- ▶ Do you want to offer more choices to your employees?
- ▶ Are you dealing with a number of employees who are ineligible for benefits?

If you answer "yes" to more than a couple of these questions, a private exchange may make sense for you.

In a recent study, Josh Rickard, an Actuary in the Financial Analysis and Underwriting practice for Arthur J. Gallagher & Co., found that clients who implemented the Gallagher Marketplace saw an average savings of \$1,100 per employee per year, or 9.4 percent of premium. Importantly, while some organizations decreased contributions and others increased them, on average employee contributions remained at 31 percent before and after implementing a private exchange.

There is a significant shift occurring in the workforce for many organizations. In 2015, millennials became the largest group replacing baby boomers who have dominated the workplace for years. With three generations with very different needs in the workforce, can you attract, engage and retain them all with your current program? As the boomers retire will you have the talent you need to fill their shoes? Do you want to be in reactive mode seeking top talent or would you prefer to proactively prepare for the shift sooner versus later?

Choice is also a factor to consider when it comes to your employees. A recent study showed that nearly four in 10 workers said a wide selection of benefits would make them more loyal to their employer¹. Throughout the study, the positive impact of the number of benefits an employer offered was clear. Offering an array of benefits that goes beyond the standard offering (some at zero cost to the employer) can drive both loyalty and engagement without adding cost.

Turnover rates for part-time and contract employees is high for many organizations. As these employees are important to your organization's success, a private exchange can allow you to offer employee-paid, voluntary benefits that are valued by employees and can help you attract and retain talent.

Bottom line: Implementing a private exchange and utilizing defined contribution as a strategic initiative can help an employer achieve financial stability and predictability. Exploring the potential of a private exchange now, rather than simply responding to an increase in medical costs at renewal, will give you the opportunity to step back and strategically review your overall spend on benefits and compensation in a total rewards framework and help you achieve your organizational goals. ⚙️

¹ MetLifes 13th Annual U.S. Employee Benefit Trends Study - <https://www.metlife.com/>

8. What are the benefits to offering a plan through the CBS Health Marketplace?

For the employee, the benefits include potential cost savings, a choice of benefits to accommodate their individual needs, assistance in understanding and appreciating their benefits and becoming more involved in their healthcare. For the employer, the benefits include potential cost savings, the ability to maintain a predictable benefits budget and streamlining of administrative tasks.

9. Will our employees be familiar with an exchange concept?

Actually, many employees are already familiar with the exchange concept through retail platforms such as Amazon.com. For those who are not familiar, CBS will offer assistance in communicating the concept to your employees. CBS has offered excellent employee communications and customer service since 1977, and will be there to assist in helping your employees understand the CBS Health Marketplace. Furthermore, the CBS Health Marketplace includes decision support and interactive education tools that will guide employees through the decision making process.

10. Will this save the employer money?

It depends on each employer's unique situation and the types of plan design and network coverage options selected. Christian Brothers Services designs comprehensive plans that allow cost containment without sacrificing quality. >>



11. How can I, as an employer, know if the CBS Health Marketplace is the right option for my organization?

The Christian Brothers Services Health Marketplace for Catholic Employers may be the right option for you if:

- you are interested in offering your employees a choice of plans.
- you are committed to offering plans that follow the Catholic tenets.
- you are interested in going to a defined contribution approach that will give you predictable budget outcomes.
- you have a desire to streamline administration of your benefits program.

12. If I offer my employees a choice through the CBS Health Marketplace, will I still receive claims data on my group?

Christian Brothers Services prides itself on being thorough and responsive to employer needs. Our aim is to offer the CBS Health Marketplace employer groups the same level of service that all of our members enjoy.

13. If an employer already has a wellness plan in place, how will it interact with the CBS Health Marketplace plans?

Christian Brothers Services will evaluate each employer's situation with respect to wellness and advise on how to best optimize their wellness program. >>



Defined Contribution and Private Exchanges

Private Exchange Models— Proving to be the Wave of the Future

Employers are seeking alternate methods for providing healthcare coverage, and the research shows many anticipate that the private exchange model is the answer they are looking for.

Defined Contribution 101

Defined contribution is a funding strategy in which employers provide a set dollar amount to each employee for benefits. Unlike the defined benefit approach, defined contribution facilitates transparency in full employee compensation and allows employers to gain predictability in setting their long-term benefits budget. A defined contribution strategy works best in an exchange environment where employees have the choice of how to spend their benefits dollars.

Benefits Exchange 101

A benefits exchange is an online store or marketplace where employees purchase benefits to suit their individual and family needs. Exchanges offer multiple options for health benefits plans, and may also offer other benefits, such as dental, vision, life and disability, among others. This level of choice is available because exchanges also offer end-to-end enrollment and benefits administration services—enabling manageability from an administrative standpoint.

Some exchanges contain tools to help employees make wise benefits choices, including:

- ▶ Decision-support technology, such as using a questionnaire to collect and analyze personal data including health status, financial status, risk tolerance and preferences in order to recommend a plan or customized portfolio of plans;
- ▶ Plan comparison tools; and
- ▶ Education about benefits in general and specifics about the benefits offered.

Depending on the type of exchange, they may offer group or individual benefit plans. Exchanges that are “private” are run by industry, while those that are “public” are run by the government. ⚙

Did You Know?

80% of companies offer their employees only one choice when it comes to healthcare coverage, yet most employees would be willing to pay a larger share of their health benefits premium if they had the opportunity to tailor benefits to their needs.

47% of businesses are likely to adopt a defined model with a private exchange.

JD Power & Associates

Medical Plan Offerings

Plan	PPO/HSA	Rx Plan	In Network								Out of Network				
			Coins	Ded Single	Ded Family	OOP Single	OOP Family	PCP-Allergy	Spec	ER	Coins	Ded Single	Ded Family	OOP Single	OOP Family
EX01	PPO	Rx1	100%	\$0	\$0	\$5,000	\$10,000	\$20	\$40	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX02	PPO	Rx3	100%	\$0	\$0	\$5,000	\$10,000	\$40	\$80	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX03	PPO	Rx1	90%	\$500	\$1,000	\$1,500	\$3,000	\$20	\$40	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX04	PPO	Rx1	80%	\$500	\$1,000	\$5,000	\$10,000	\$20	\$40	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX05	PPO	Rx1	90%	\$750	\$1,500	\$3,000	\$6,000	\$20	\$40	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX06	PPO	Rx1	80%	\$750	\$1,500	\$5,000	\$10,000	\$20	\$40	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX07	PPO	Rx2	90%	\$1,000	\$2,000	\$3,000	\$6,000	\$30	\$50	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX08	PPO	Rx2	80%	\$1,000	\$2,000	\$5,000	\$10,000	\$30	\$50	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX09	PPO	Rx2	90%	\$1,500	\$3,000	\$3,000	\$6,000	\$30	\$50	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX10	PPO	Rx2	80%	\$1,500	\$3,000	\$5,000	\$10,000	\$30	\$50	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX11	PPO	Rx2	90%	\$2,000	\$4,000	\$4,000	\$8,000	\$30	\$50	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX12	PPO	Rx2	80%	\$2,000	\$4,000	\$5,000	\$10,000	\$30	\$50	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX13	PPO	Rx2	100%	\$2,500	\$5,000	\$2,500	\$5,000	\$30	\$50	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX14	PPO	Rx2	80%	\$2,500	\$5,000	\$5,000	\$10,000	\$30	\$50	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX15	PPO	Rx3	100%	\$3,000	\$6,000	\$3,000	\$6,000	\$40	\$80	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX16	PPO	Rx3	100%	\$4,000	\$8,000	\$4,000	\$8,000	\$40	\$80	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX17	PPO	Rx3	100%	\$5,000	\$10,000	\$5,000	\$10,000	\$40	\$80	\$150	60%	\$5,000	\$10,000	\$10,000	\$20,000
EX18	HSA	Rx18	90%	\$2,700	\$5,400	\$5,400	\$10,800	\$0	\$0	\$0	60%	\$5,400	\$10,800	\$10,800	\$21,600
EX19	HSA	Rx19	100%	\$3,000	\$6,000	\$3,000	\$6,000	\$0	\$0	\$0	60%	\$6,000	\$12,000	\$12,000	\$24,000
EX20	HSA	Rx20	80%	\$3,000	\$6,000	\$6,000	\$12,000	\$0	\$0	\$0	60%	\$6,000	\$12,000	\$12,000	\$24,000
EX21	HSA	Rx21	100%	\$4,000	\$8,000	\$4,000	\$8,000	\$0	\$0	\$0	60%	\$8,000	\$16,000	\$16,000	\$32,000
EX22	HSA	Rx22	80%	\$4,000	\$8,000	\$6,650	\$13,300	\$0	\$0	\$0	60%	\$8,000	\$16,000	\$16,000	\$32,000
EX23	HSA	Rx23	100%	\$5,000	\$10,000	\$5,000	\$10,000	\$0	\$0	\$0	60%	\$10,000	\$20,000	\$20,000	\$40,000
EX24	HSA	Rx24	80%	\$5,000	\$10,000	\$6,650	\$13,300	\$0	\$0	\$0	60%	\$10,000	\$20,000	\$20,000	\$40,000
EX25	HSA	Rx25	100%	\$6,650	\$13,300	\$6,650	\$13,300	\$0	\$0	\$0	60%	\$10,000	\$20,000	\$20,000	\$40,000

Medical plans are based on calendar year benefits. Plans may be indexed each year according to Trustee approval and/or HHS/IRS regulations. Participation in the exchange requires Employer enter into a 3 year contract with Liaison. In-network and out-of-network deductibles and out-of-pockets do not cross apply.

Prescription Plan Offerings

Rx	Retail				Mail Order				Specialty Network					Deductible		
	Coins	Generic	Brand	NP Brand	Coins	Generic	Brand	NP Brand	Generic	To Max	Brand	To Max	NP Brand	To Max	Ind	Fam
Rx1	0%	\$5	\$25	\$40	0%	\$10	\$60	\$150	10%	\$150	20%	\$150	20%	\$250	\$0	\$0
Rx2	0%	\$10	\$40	\$70	0%	\$25	\$100	\$175	10%	\$150	20%	\$150	20%	\$250	\$0	\$0
Rx3	0%	\$15	\$45	\$90	0%	\$35	\$115	\$225	10%	\$150	20%	\$150	20%	\$250	\$0	\$0
Rx18	10%	\$0	\$0	\$0	10%	\$0	\$0	\$0	10%	\$0	10%	\$0	10%	\$0	\$2,700	\$5,400
Rx19	0%	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%	\$0	0%	\$0	0%	\$0	\$3,000	\$6,000
Rx20	20%	\$0	\$0	\$0	20%	\$0	\$0	\$0	20%	\$0	20%	\$0	20%	\$0	\$3,000	\$6,000
Rx21	0%	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%	\$0	0%	\$0	0%	\$0	\$4,000	\$8,000
Rx22	20%	\$0	\$0	\$0	20%	\$0	\$0	\$0	20%	\$0	20%	\$0	20%	\$0	\$4,000	\$8,000
Rx23	0%	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%	\$0	0%	\$0	0%	\$0	\$5,000	\$10,000
Rx24	20%	\$0	\$0	\$0	20%	\$0	\$0	\$0	20%	\$0	20%	\$0	20%	\$0	\$5,000	\$10,000
Rx25	0%	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%	\$0	0%	\$0	0%	\$0	\$6,650	\$13,300

Rx plans 1-3 are subject to a separate \$1,850 Individual / \$3,700 Family Rx out-of-pocket maximum. Rx plans 18-25 are subject to the combined medical/Rx plan deductible and out-of-pocket. Rx plans 18-25 are not creditable per Medicare Part D guidelines.

Dental Plan Offerings

Plan	Preventative	Restorative	Major	Annual Individual Deductible	Annual Family Deductible	Annual Maximum Covered	Orthodontia	Orthodontia Lifetime Individual Deductible	Orthodontia Lifetime Family Deductible	Orthodontia Lifetime Maximum Covered
E	100%	80%	50%	\$50	\$150	\$1,000				
H	100%	80%	50%	\$50	\$150	\$1,500				
I	100%	80%	50%	\$50	\$150	\$2,000				
K	100%	80%	50%	\$50	\$150	\$2,500				
N	100%	80%	50%	\$50	\$150	\$1,000	50%	\$50	\$150	\$1,000
P	100%	80%	50%	\$50	\$150	\$1,500	50%	\$50	\$150	\$1,000
R	100%	80%	50%	\$50	\$150	\$2,000	50%	\$50	\$150	\$1,000
S	100%	80%	50%	\$50	\$150	\$2,500	50%	\$50	\$150	\$1,000

Dental plans are based on calendar year benefits. Overall annual maximum does not apply to preventative services.

Vision Plan Offerings

Plan	Complete Visual Analysis (Exam)	Lenses: Single / Trifocal / Lenticular Plus: One Pair Prescription Sunglass Lenses	Contact Lenses (Payment for contacts in lieu of payment for regular lenses)	Frames	Prescription Sunglass Frames
3	One every 12 months	One pair every 12 months (if there is a change in prescription)	One pair every 12 months (if there is a change in prescription), (or disposables up to this maximum benefit)	One set every 24 months	One set every 24 months

Vision plan is 100 percent of the first \$250 in eligible charges per calendar year as listed.

FAQs

14. How will my employees' claim questions be answered?

Your employees will have access to Christian Brother Services full customer service suite of services and there will also be help on the exchange website. Through Christian Brothers Services, employees have full-time customer service representatives with exclusive toll-free access for claim inquiries, benefit details and coverage issues. There is also online access to explanation of benefits and health information, as well as website access to PPO networks, physician referral and health information. On the CBS Health Marketplace exchange website, employees will have access to online help to navigate and make selections. Christian Brothers Services is committed to its members and can be contacted at any time for additional information.

15. How much administration is there going to be for our group if we go with the CBS Health Marketplace?

One of the advantages of the Christian Brothers Services Health Marketplace for Catholic Employers is that Christian Brothers Services is already a recognized provider of administrative services. CBS has solutions in place to ease the administrative burden of employers.

16. How do I get started?

Contact Christian Brothers Services today to start the process:

Christian Brothers Services
1205 Windham Parkway
Romeoville, IL 60446
800.807.0100 (phone)
630.378.2501 (fax)
healthmarketplace@cbservices.org





CHRISTIAN
BROTHERS
SERVICES

1205 Windham Parkway
Romeoville, IL 60446

Christian Brothers
Services private
exchange marketplace
for CBS members.



Health Focus

Private Exchange



HEALTH / DENTAL / VISION / DISABILITY / LIFE



**First 100
Members**

to request additional
information, will receive
this blue tote bag!

Help Your Organization Become Better Benefits Consumers

Christian Brothers Services Health
Marketplace for Catholic Employers

healthmarketplace@cbservices.org



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