



**Christian Brothers
Health Benefit Services**



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Christian Brothers Health Benefit Services
*Employee Benefit Trust -
Little Sisters of the Poor*



December 12 & 13, 2012






***Our Mission is
to serve the Catholic Church
community and other faith-based
organizations by responding
to their managerial needs.***



***Christian Brothers
Services Overview***

*It is the goal of every employee at Christian Brothers Services to exemplify our Lasallian mission by **understanding** the needs of our members, **protecting** the human and financial resources of your institutions, and **guiding** member organizations in finding practical solutions to business needs.*




Agenda

- Organizational Changes
- Vendor Transition Update
- Online Access
- Rates / Renewal Date
- PPO Change
- Current Plan Design
- Employee Communications



***Health Benefit Services
Overview***





CHRISTIAN BROTHERS SERVICES

Administration Contacts

ADMINISTRATION.....1-800-807-0100 or 630-378-2900

| | | |
|--|-------------------------|----------|
| Managing Director | John Airola..... | Ext 2450 |
| Assistant to the Managing Director & Group Implementation Specialist | Wendy Hohnacki..... | Ext 2451 |
| Director of Benefit Operations | Roy Waplenick..... | Ext 3094 |
| Director of Claim Administration | Teri Hambrick..... | Ext 2499 |
| Director of Member Services | Adam Smith, CPA..... | Ext 2480 |
| Religious Institute Relationship Manager | Br. Thomas Hetland..... | Ext 3096 |
| Customer Service Manager | Susan Florian..... | Ext 2483 |
| CBEBT Senior Benefits Consultant | Jim Adam..... | Ext 3011 |
| | Susanne Anderson..... | Ext 3043 |
| | Kristine Walker..... | Ext 3044 |



Our Partners



**Administrator & Employee
Online Access**

CHRISTIAN BROTHERS SERVICES

Online Registration

Contact Wendy Hohnacki @ 800-807-0100 ext. 2451 or wendy.hohnacki@cbservices.org to update your administrator access.

Account Login

Search

HEALTH / RETIREMENT PROPERTY / CASUALTY CONSULTING / TECHNOLOGY

Home » Registration

Registration

Participants | myCBS
Information for individuals enrolled in plans

Access plans, programs, and resources all in one section.

- My Health Benefits
- My Retirement
- My Risk Service

Register for Participants | myCBS

Administrators Section
Employer and Organizational account management

Manage your account

- Employee Benefit Trust
- Religious Comprehensive Trust
- Religious Deductible Trust
- Prescription Drug Program
- Risk Pooling Trust
- Student Accident Plan
- Retirement

Register for Administrators

Administrator's Site

One Company...
A Mosaic of Services

Welcome! Our website has a new look but the features and content remain the same.

Understanding Protecting Guiding

“ Our mission is to serve the Catholic church community and other... ”

Log in as an Administrator to access your Group's on-line account through our home page.

Through the Administrators Section you will be able to process new enrollments, terminations, address changes, salary changes and much more!

Account Login

Section: Administrators

Username

Password

Login Register

CHRISTIAN BROTHERS SERVICES

Administrator's Site

Take a look at how online transactions can work for you

Group Main Menu

Group: EMPLOYERS BENEFIT SERVICES

Add New Participant

Available on Existing Participant

Participant List Search

Review Participant List

Public Reports

- Receive an immediate confirmation that the transaction was received
- Conveniently check Transaction History and Transactions in Progress
- Receive an email confirmation that the transaction is complete





CHRISTIAN BROTHERS SERVICES *Plan Design - Laity*

Christian Brothers Employee Benefit Trust
LSOP Laity - MP 1073 Rx 981 - Effective 1/1/13

| | PPO IN-NETWORK | OUT-OF-NETWORK |
|--|---|---|
| Deductible ⁽¹⁾ | \$1,000 per Individual \$2,000 per Family | \$2,000 per Individual \$4,000 per Family |
| Out-of-Pocket Limit ⁽²⁾ | \$2,500 per Individual \$5,000 per Family | \$5,000 per Individual \$10,000 per Family |
| Lifetime Maximum | | Unlimited |
| Preventive Care | 100% No Deductible Preventive Care benefits will be based upon the Health Care Reform guidelines and, as such, may be amended from time to time. Benefits will include such services as Annual Routine Physical Exam, Annual Routine Gynecological Exam, Well Child Care, Immunizations, Preventive X-Ray and Lab Services provided during the Exam, Routine Preventive Colonoscopy / Sigmoidoscopy, and Preventive Mammogram. For a complete list visit http://www.healthcare.gov:centerregulations/preventionrecommendations.html | One-of-Network Benefits Paid |
| Charges By Physician For: | | |
| Office Visits - (Primary Care Physician) | 100% after \$30 Co-Pay ⁽³⁾ | 60% after Deductible |
| Office Visits - (Specialty Physician including Chiropractor and Speech & Physical Therapy) | \$50 Co-Pay ⁽³⁾ 100% of the first \$500, 80% thereafter | 60% after Deductible |
| Allergy Injection | 100% after \$5 Co-Pay ⁽³⁾ | 60% after Deductible |
| Inpatient or Outpatient Hospital Visits and Surgery | 80% after Deductible | 60% after Deductible |
| Emergency Room Visits | 80% after Deductible | Same as In-Network |
| Reading of X-Ray and Lab Tests Performed at Another Location | 80% after Deductible | 60% after Deductible |



CHRISTIAN BROTHERS SERVICES

Plan Design - Laity

Preferred Provider Network (PPO)

When you elect to receive care from a PPO Network provider we reimburse at a higher level of coverage. If you utilize a provider who is not a member of the PPO Network, you will assume a larger portion of the cost of your care.

Your PPO: Blue Cross Blue Shield of Illinois

PPO Provider Verification #: 1.800.810.2583 PPO Provider Web: www.bcbsil.com


Questions? – Contact Us

| | |
|------------------------------------|--|
| Mailing Address: | Christian Brothers Employee Benefit Services 1205 Windham Parkway Romeoville, IL 60446 |
| HBS Customer Service: | 800.807.0400 M-F 6:30 am – 7:00 pm CT |
| Email: | hbscustomerservice@cbservices.org |
| CBEBT Participant Resource Center: | mycbs.org/health |



Employee Communication



CHRISTIAN BROTHERS SERVICES

CBEBT/BCBS ID CARD Mailer

Important Information - Please Read Completely


Enclosed is your new Christian Brothers Employee Benefit Trust Member Identification card (Member ID card) to be used when receiving medical benefits. This new card is part of the transition to Blue Cross/Blue Shield Preferred Provider Organization (PPO) network. **This card MUST be used for any services received beginning January 1, 2013. Your old Member ID card will not be active and benefits will be denied if you attempt to use it, so please discard after December 31, 2012.**

To view providers in the Blue Cross/Blue Shield network, access the following website www.mycbs.org/health, click on Find a Provider, select Medical PPO's and select the Blue Cross/Blue Shield link.


Please be reminded that Christian Brothers Employee Benefit Trust remains as the plan carrier. Blue Cross/Blue Shield is the network of providers to be accessed for in-network benefits. Blue Cross/Blue Shield is NOT the insurance carrier. It is imperative that your providers become aware of this change or billing/claims processing/eligibility issues may occur; therefore, please notify providers of the change when you present your new member ID card at time of service.

Your card also contains information regarding your prescription drug coverage. Information presented on the attached card has not changed.

Please call our customer service department with any questions at 800-807-0400.




CBEET/BCBS ID CARD SAMPLE
Front of Card - Laity




Member Name
John Wayne
Identification Number
PSC987654321


Group No. P35936
Rx Grp CBEET01 BIN 610014




Employer
Little Sisters of the Poor
Employer ID
E0401304 / 00006073

Plan PPO
Office Visit \$30
Specialist Copay \$50
Allergy Shot \$5





CBEET/BCBS MEDICAL ID CARD
Back of Card - Laity



Pre-approval required for hospital admissions, physical & speech therapy, home health care and durable medical equipment.

Hospitals or physicians: file claims with local BlueCross and/or BlueShield Plan.


File all other claims electronically with payor 38308 or mail to:
CBEET
1205 Windham Parkway
Romeoville, IL 60446

www.mycbs.org/health


Customer Service* 1-800-807-0400
Pre-certification* 1-866-458-4002
Find a PPO provider 1-800-810-2583
Medco Customer Service* 1-800-718-6601
VSP for vision care discounts* 1-800-877-7195

* not a BlueCross BlueShield product

BlueCross and BlueShield of Illinois, an independent licensee of the BlueCross BlueShield Association, provides administrative services only and does not assume any financial risk for claims.



Pharmacy benefits administrator (PBA) a BlueCross BlueShield product



CBEET Dental ID CARD Mailer

Enclosed is your new Christian Brothers Employee Benefit Trust Member Identification card (Member ID card) to be used when receiving dental and/or vision benefits. No changes were made to those coverages and please note, the ID# number on the card is the same as shown on your medical /rx ID card. Separate cards have been issued in order to comply with Blue Cross/Blue Shield's ID card requirements.

All dental and vision claims should be sent to the address as noted on the back side of the card.

DO NOT send dental and vision claims to Blue Cross/Blue Shield. Please call our customer service department with any questions 800-807-0400.

CHRISTIAN BROTHERS SERVICES

Annual Notifications

Women's Health and Cancer Rights Act Annual Notice

As required by the Women's Health and Cancer Rights Act (WHCRA) of 1998, this plan provides coverage for:

- All stages of reconstruction of the breast on which the mastectomy has been performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and physical complications of mastectomy, including lymph edema, in a manner determined in consultation with the attending physician and the patient.

The above described coverage may be subject to annual deductibles and co-insurance provisions as may be deemed appropriate and are consistent with those established for other benefits under the plan or coverage.

The Children's Health Insurance Program (CHIP) notice is now available on our website at mycbs.org/health.

1205 Windham Parkway
Romeoville, IL 60446-1679
800.807.0100 • cbservices.org

If you have any questions regarding the Women's Health and Cancer Rights Act (WHCRA) of 1998, please contact our customer service team at 800.807.0400 or visit us on the web at mycbs.org/health.

QUESTIONS



CHRISTIAN BROTHERS SERVICES



For questions regarding Health Benefit Services

contact:

Karen Sims
karen.sims@cbservices.org
800.807.0100 x2494

CHRISTIAN BROTHERS SERVICES



For a link to the handouts from today's webinar contact:

Jennifer Cooley
via email: jennifer.cooley@cbservices.org
or 800.807.0100 x3032



Thank You



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