

## Employee Benefit Buying Alliance History

As health care costs continued to escalate and in some cases became virtually unavailable at any price, the member bishops requested that Catholic Mutual develop a nationwide plan for the Church. In response to their requests, Catholic Mutual developed the Employee Benefit Buying Alliance (EBBA) in 1999.

The EBBA brings together church organizations to form an employee benefit-purchasing group with more buying power in the insurance markets without dollars co-mingled between participating organizations. Today, the EBBA serves over 48,000 total employees and, at the last calculation, has saved the church nearly **\$435 million dollars** since inception in 1999. The savings continue to grow and include significant Rx rebates– 100% of which are returned to our members each year– under our National Rx program.

To administer these important functions, CMG utilizes its affiliate, CMG Agency, Inc., who investigates, negotiates, and offers broad ranging and economical employee benefit support services.

## Client Testimonials



*"We strongly encourage you to investigate the advantages of the Catholic Mutual Employee Benefit Buying Alliance. You can potentially save a substantial amount of money, and you will be pleased by the level of professional and courteous service received."*

Diocese of Providence



*"Whenever we have a question or request, the staff is quick, courteous, and professional in their responses. The Archdiocese of Omaha highly recommends the products and services offered through the Employee Benefit Buying Alliance."*

Archdiocese of Omaha



*"I cannot say enough good things about the service the employees at CMG bring to our employee benefits needs. They act as true partners with us not just through words but through their deeds."*

Archdiocese of Newark

**Commitment.  
Expertise.  
Stability.**

## EMPLOYEE BENEFIT Buying Alliance



## Buying Alliance Advantages

- Strength & stability in numbers
- Greater buying power
- Multi-year rate guarantees
- Plan design flexibility
- Low administrative costs
- Low commissions
- (Arch) Diocesan benchmarking data



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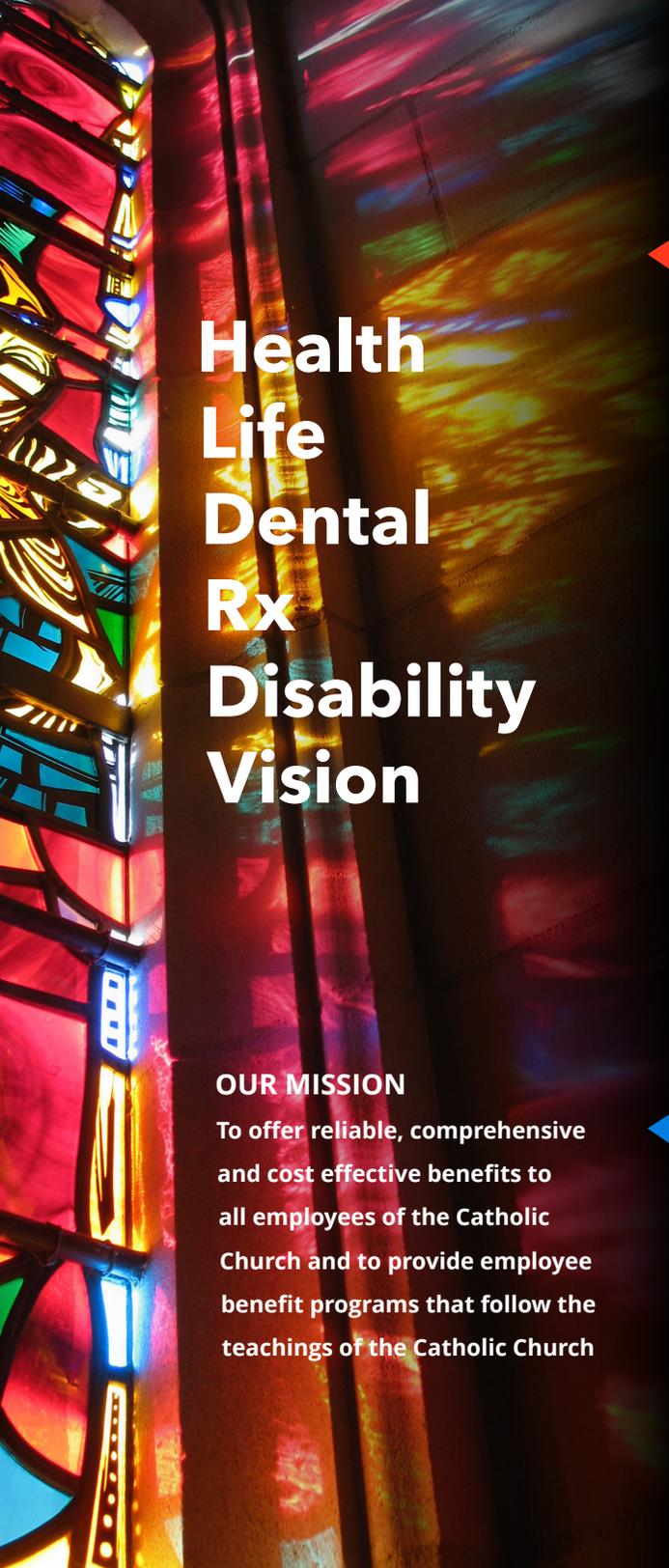
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**CATHOLIC  
MUTUAL GROUP**

*Serving the temporal needs  
of the church since 1889.*



# Health Life Dental Rx Disability Vision

## OUR MISSION

To offer reliable, comprehensive and cost effective benefits to all employees of the Catholic Church and to provide employee benefit programs that follow the teachings of the Catholic Church

## Product & Services

### CMG Agency Services

- Non-profit organization owned by the Church existing only to serve Catholic entities listed, or eligible to be listed in the official Catholic directory
- Low commissions
- Contract negotiation with carriers
- Consultative Program Evaluations including plan design and cost analysis
- Claims data analysis and recommendations
- Coordinate reports and services provided by various carriers and vendors
- Act as liaison between vendors and client for problem solving
- Coordinate and supervise implementation of programs
- Provide day-to-day service as needed by a dedicated CMG Benefit Specialist
- Contract Review from an insurance perspective
- *Partner carriers who guarantee a Catholic entity in the U.S. cannot get lower pricing from them than what is available through CMG Agency (UHC, The Hartford, UNUM, Mutual of Omaha and Caremark)*

### Group Health

- Multiple carriers and networks available depending upon their advantages (provider discounts and member access) in your area
- Unique plan designs consistent with Catholic church teachings
- If advantageous to the client, national program with United Healthcare offering :
  - Preferred pricing
  - Large case/disease management programs
  - Enhanced management reporting capabilities

### AD&D

- Carve out program consistent with client's basic Life plan
- Accidental death experience does not affect loss ratio on Group Life policy
- Enhanced contract provisions such as no alcohol or drug exclusions, as well as, 365 days death after accident provision
- Superior pricing without underwriting

### Life/Disability

- Typically 3 year rate guarantees (usually excepted Short Term Disability)
- Enhanced contract provisions
- Enhanced "take over" provisions
- Rate stability since inception of the "Buying Alliance" (1999)

### Rx

- Broadest national network of pharmacies
- Extremely competitive discounts from AWP
- Low dispensing fees
- Substantial guaranteed rebates with 100% returned to the client
- Disease management/drug interaction programs
- Extensive reporting capabilities
- Unique plan designs
- Custom formulary consistent with Church teachings

### Strategic Alliance-Akerman Law

- Competent employee benefits legal advice on employee benefits plan issues
- Discounted hourly rates on complex issues
- Provide presentations and webinars regarding new legislation and any impact new legislation has on employee benefit offerings for the Church