

CMG Agency, Inc., the employee benefit brokerage division of Catholic Mutual Group, is pleased to provide you with a summary of our available consulting services. *The list is not all inclusive of services that you may receive through our mutual partnership and is intended to be an overview.* These services are provided on an “as needed” basis.

Why partner with CMG for your Broker/Consulting needs?

- CMG is part of the Catholic Church with a sole focus on Catholic organizations
- Experienced in working through issues unique to the Church
- Healthcare Reform support and guidance specific to the Catholic Church
- Catholic only benchmarking data available
- Fully disclosed and transparent commissions that are competitive and typically lower than the market
- Catholic Mutual Group’s Buying Alliance and national carrier partners. National carrier partners guarantee their lowest price that they can offer when CMG Agency is the broker

Services Provided –

- Designated CMG Benefit Specialist
 - Provide day to day service and support as needed with eligibility, claims, and billing issues
 - Act as liaison between carriers/vendors and Diocese for problem solving
 - Review and monitor carrier/vendor performance
- Planning and Strategy
 - Available to conduct meetings pre- and post- renewal to develop strategy for current and future years as needed
 - Determine short term and long term needs and goals
- Financial Reporting
 - Unique Monthly Benefit Plan Status Report prepared by CMG according to group needs to monitor monthly plan cash flow status and other costs
 - Periodic claim reporting and projection – frequency to be determined
 - Monitor large claim activity
 - Compare fixed costs and paid claims to projections
- Benefit Plan Design
 - Review plan designs with emphasis on Church teachings
 - Cost analysis and projections
 - HDHP Consultation
 - Cost projections and savings analysis
 - Premium analysis and recommendations
 - Tier Slope analysis and recommendations

Services Provided – (continued)

- Pharmacy Review and Design
 - “Catholic Only” Rx Buying Coalition available with substantial rebates and ingredient cost savings as a result of the larger consortium
 - Periodic review of pharmacy program and trends
 - Analyze potential cost savings programs
 - Retiree Account Management Services for subsidized retiree drug costs

- Renewal Analysis
 - Create renewal projection and analysis
 - Review carrier renewal projection
 - Provide alternative cost and plan design analysis
 - Negotiate renewals and new proposals with carriers/vendors on your behalf
 - Assist with development of annual premium projections

- RFP Process
 - When necessary market lines of coverage to fit with Diocese goals and objectives
 - Periodically confirm competitiveness of inforce coverages
 - Explore alternative plan offerings and options
 - Evaluate carrier/vendor capabilities

- Implementation Services
 - Coordinate and supervise implementation of new programs or plan changes, analytics, online enrollment, benefit platforms
 - Assist where needed with collection of information and materials

- Communication Materials
 - Ability to assist with development or review employee communications
 - Coordinate with carriers/vendors appropriate communication pieces for open enrollment, benefit changes, or new program implementations

- Legislative and ACA updates

- Additional Services
 - Contract Review (from an insurance perspective)
 - Special Requests and Projects
 - Provide support on required government filings (PCORI)
 - Provide reminder of required employee notifications

- Strategic Alliances
 - Legal resources – Akerman LLP
 - Billing and enrollment services – Benefits Administration Services, Inc. (BAS, Inc.)

- Product Offerings
 - Group Life, STD, LTD, Voluntary Life – partner carriers Unum and Hartford
 - AD&D – partner carrier Mutual of Omaha
 - Pharmacy Benefit Manger (PBM) – partner Caremark/CVS
 - Medical – several different carriers; National program available with United Healthcare in most areas depending on market situation
 - Dental – several different carriers
 - FSA, HSA, HRA, Transit and Parking, Wellness, and Worksite (voluntary benefits) – several different carriers/vendors available
 - Retiree Group Medicare Supplement and Part D plans