



CHRISTIAN
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SERVICES

Your 2025 Health Benefits Guide

Archdiocese of Louisville



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YOUR 2025 HEALTH BENEFITS

Welcome

We are happy to continue our partnership with Archdiocese of Louisville in the Christian Brothers Employee Benefit Trust. We appreciate the opportunity to administer your health care needs.

Your Health Benefits Package includes information on the following coverages:

- Medical/Prescription

We value your membership and appreciate the opportunity to serve you.





YOUR MEDICAL BENEFITS

General Information

Preferred Provider Network: Blue Cross Blue Shield

Prescription Benefit Manager: Express Scripts, Inc. (ESI)

PPO (Preferred Provider Organization)

Why choose an in network participating provider?

- Provider fees are discounted.
- Benefit level is higher.
- Providers are contractually obligated to bill insurance on behalf of the covered member.

Out of network or non-participating providers are not obligated to extend the benefits listed above and may require you to pay all charges up front.

Prescription Drugs

Prescription drug coverage is available with all medical plan designs. Three prescription service levels are offered:

- Short-term, 30 day supply at retail/pharmacy. The program includes more than 99% of all retail pharmacies across the United States.
- Long-term, 90 day supply mail-order home delivery program that offers a significant savings to participants with the ease of worry free refills.
- Long-term, 90 day supply using Walgreens Smart90 program which allows participants the ability to fill and receive their medication at any Walgreens pharmacy and affiliates below.



Sample Identification Card

Member Name JOHN DOE	Blue PPO
Identification Number PSC999999999	
Group No P35936	Copay INN: PCP \$25/SPC \$40/UC \$40/ER \$150
Group ARCHDIOCESE OF LOUISVILLE	Deductible INN*: IND \$1000/FAM \$3000
Rx Group CBEBT01	Out of Pocket INN*: IND \$6250/FAM \$12500
BIN 610014	Copay OON: PCP/SPC/UC 50% ER \$150
	Deductible OON*: IND \$3000/FAM \$9000
	Out of Pocket OON*: IND \$18750/FAM \$37500
	<small>*Combined Medical/Prescription</small>

- Pre-certification is required for inpatient hospitalization, outpatient surgery, and diagnostic imaging.
- Some prescription medications may require prior authorization.
- Use the Provider Finder guide to look up participating providers online.
- When setting appointments, always confirm the provider is contracted with the PPO network.

Christian Brothers Services
Health & Benefits
BlueCross/BlueShield of Illinois



Provider Finder® Online Directory

A Quick and Easy Way to Find a Doctor

Selecting a doctor that's right for you is important. The Provider Finder® Online Directory is a reliable and convenient tool to locate doctors in your network. Filter search results by provider type, specialty, network type, ZIP code, language and gender. You can even get directions from Google Maps®. The Provider Finder® Online Directory is available 24 hours a day, 7 days a week, and is fast and easy to use.

Good Afternoon!

Browse or search to find the care you need.

Plans
Participating Provider... ▼

City, state or zip
Covington, KY - 41011 ↗

Search for Names and Specialties 🔍

Common Searches: Primary Care ▼ Urgent Care Behavioral Health ▼ Hospital Durable Medical Equipment

Step-by-Step Instructions

- 1) To find a doctor or hospital with Provider Finder, navigate to mycbs.org/ppo-hcsc
- 2) Select **"Plans, Participating Provider"** from the menu
- 3) Click **"Help me pick a network"**
- 4) Select **"Employer Plans"**
- 5) Select the state you live in then click **"Select State"**
- 6) Next, select the **"PPO"** option
- 7) If you reside in any state other than Wisconsin, select **"Participating Provider Organization [PPO]."** If you live in Wisconsin, scroll down and select **"Blue Preferred POS (Wisconsin)."**

- 8) Click **"Search Selected Plan for Doctors"**
- 9) You can browse by category by clicking the **"Medical Care," "Urgent Care"** or **"Behavioral Health"** icons
- 10) Or you can use the Common Searches buttons by clicking on the drop down menu for each specific category: **"Primary Care," "Urgent Care," "Behavioral Health," "Hospital or Durable Medical Equipment."**
- 11) Once you choose a specific category, your results will appear. At the top of this page, you will find additional filters to narrow your search.
- 12) You will be presented with a list of health care professionals who match your criteria. You can choose to view only those doctors accepting new patients, narrow your selection by distance, and view them in either a list or map view. If you click on the provider's name under results, you will see additional information about your selection, such as gender, languages spoken, hospital affiliation and educational background.

Tip! The BC/BS site also has a login area for Telehealth services. Members enrolled for medical coverage in the trusts administered by Christian Brothers Services have access to Teladoc. Visit the Teladoc information page at cbservices.org/health-teladoc.html for more information.

Note: Be sure to verify your search results! The BlueCross/BlueShield Directory is a convenience we're pleased to provide to our members. Please remember that directory information is for reference only. Always confirm with the provider that they are part of the BCBS network before scheduling your appointment or receiving services.

Benefit Summary

Benefit **period:** From 01/01/2025 through 12/31/2025 (Calendar Year).

General Cost Share & Features	In Network	Out of Network
Deductible: - Per Calendar Year - Medical only - Some services do not apply to the deductible, as indicated below.	\$1,000/Individual \$3,000/Family	\$3,000/Individual \$9,000/Family
Out-of-Pocket Maximum: - Per Calendar Year - Medical and RX combined	\$6,250/Individual \$12,500/Family	\$18,750/Individual \$37,500/Family
In Network and Out of Network Deductibles / Out-of-Pockets do not reduce each other		

Benefit	In Network	Out of Network
Physician Services		
Primary Care Physician Office Visit (includes virtual visits and spinal manipulations)	100% after \$25 Co-pay	50% after Deductible
Specialist Physician Office Visit (includes virtual visits)	100% after \$40 Co-pay	50% after Deductible
Behavioral Health Office Visit	100% after \$25 Co-pay	50% after Deductible
Teladoc or MyCatholicDoctor Virtual visits	100%	Not Applicable
Diagnostic Testing Lab Tests/X-rays (Physician's Office Only)	Lab Tests - 100% X-rays – 100%	50% after Deductible
Preventive Care	100%	50% after Deductible
Urgent Care	100% after \$40 Co-pay	50% after Deductible
Allergy Injection	100% after \$5 Co-pay	50% after Deductible
Outpatient Visits or Surgery	80% after Deductible	50% after Deductible

Archdiocese of Louisville

Emergency Room Visits	100%, Deductible does not apply (Included with \$150 facility Co-pay)	100%, Deductible does not apply (Included with \$150 facility Co-pay)
Inpatient Visits or Surgery	80% after Deductible	50% after Deductible
Facility Services		
Outpatient Hospital	80% after Deductible	50% after Deductible
Emergency Room	100% after \$150 Co-pay, Deductible does not apply	100% after \$150 Co-pay, Deductible does not apply
Inpatient Hospital	100% after \$200 Co-pay per day, limited to first 5 days of each admission	50% after Deductible
Outpatient Hospital Surgery	100% after \$200 co-pay, Deductible does not apply	50% after Deductible
Limited Benefits		
Skilled Nursing Facility	80% after Deductible	50% after Deductible
	60 Day Maximum for all Skilled Nursing Facility confinements per Calendar Year	
Home Health Care	80% after Deductible	50% after Deductible
	100 Home Health Care visit maximum per Calendar Year	
Other State Licensed Practitioners Includes acupuncture, massage therapy and registered dieticians	80% after Deductible	50% after Deductible
	12 Visit Maximum per Calendar Year (All providers combined)	
Hospice Services	100% after Deductible	100% after Deductible
	180 Day Maximum per Calendar Year	
Orthotics	80% after Deductible	50% after Deductible
	\$500 Maximum Lifetime Benefit for all related services	
Natural Family Planning	100%, Deductible does not apply	100%, Deductible does not apply
	\$200 Maximum Yearly Benefit for counseling services	
Other Covered Charges		
Durable Medical Equipment	80% after Deductible	50% after Deductible
Ambulance Transportation	80% after Deductible	80% after Deductible

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Prescription Drugs		
Generic Drugs	\$10 /Prescription (retail); \$20 /Prescription (mail or Smart90)	Same as In-Network +20% coinsurance penalty
Preferred Brand Drugs	\$35 /Prescription (retail); \$70 /Prescription (mail or Smart90)	Same as In-Network +20% coinsurance penalty
Non-preferred Brand Drugs	\$55 /Prescription (retail); \$110 /Prescription (mail or Smart90)	Same as In-Network +20% coinsurance penalty
Specialty Drugs	All Drug Tiers 25% coinsurance / Prescription	
Specialty Drugs on SaveOnSP List	30% coinsurance / Prescription (If patient enrolls in SaveOnSP, they will pay \$0)	

This document is subject to change based on the Trust Plan effective January 1 through December 31. The actual amount of benefits, if any, is subject to all plan provisions at the time of service, including eligibility, plan limitations and exclusions. For more information about limitations and exceptions, see the plan or policy document at myCBS.org/health.



YOUR MEDICAL BENEFITS

How the Plan Works: In-Network Example January 1 - Beginning of coverage period through December 31 - End of coverage period

For illustrative purposes only. Refer to your Summary of Benefits for specific coverage details.



Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	\$1,000	■ The plan's overall deductible	\$1,000	■ The plan's overall deductible	\$1,000
■ Specialist copayment	\$40	■ Specialist copayment	\$40	■ Specialist copayment	\$40
■ Hospital (facility) copayment	\$200	■ Hospital (facility) copayment	\$200	■ Hospital (facility) copayment	\$200
■ Other coinsurance	20%	■ Other coinsurance	20%	■ Other coinsurance	20%
This EXAMPLE event includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)		This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)		This EXAMPLE event includes services like: Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$1,000	Deductibles	\$1,000	Deductibles	\$1,000
Copayments	\$200	Copayments	\$800	Copayments	\$400
Coinsurance	\$600	Coinsurance	\$4	Coinsurance	\$40
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$40
The total Peg would pay is	\$1,860	The total Joe would pay is	\$1,824	The total Mia would pay is	\$1,480

The plan would be responsible for the other costs of these EXAMPLE covered services.

Key Terms You May Encounter

Deductible: The amount you owe during a coverage period before the plan begins to pay.

Co-insurance: When the deductible has been met, you have a share of costs calculated as a percentage.

Copayment: A fixed amount you pay for a covered service. Copays do not count toward the deductible but are included in the Out of Pocket Maximum. **Out-of-Pocket Maximum:** The most you have to pay for in-network covered services in a plan year. Deductible, copayment, and coinsurance count toward the maximum and once the amount has been met, the plan pays 100% of covered charges.

Precertification: A review process required by the plan to determine if a service or treatment is medically necessary.

Christian Brothers Services

Health & Benefits

Partner Programs



Health and Wellness Continuum

The Christian Brothers Employee Benefit Trust (CBEBT) has had a long tradition of including a variety of utilization and disease management services as part of its benefits package. All plans offered through the CBEBT include services related to wellness initiatives, preventative care, including HRSA's Women's Preventive Services Guidelines, vaccination, various health screenings and counseling services, covering most of the cost before co-payments and/or deductibles when using an in-network provider.



Case Management Program

The Case Management Program is one of the leading URAC-accredited chronic disease and case management programs. The main objective of this program is to improve the overall health and quality of life for each enrolled member. Case Management can be reached at **866.458.4002**.

Oncology: Specialty Case Management

AHH engages with all key participants as early as possible following a diagnosis, to assist with coping with the disease and serving the long-term needs of the patient. AHH maintains a dedicated group of professionals who understand and work closely with the medical team through the entire treatment process.

Maternity Management

Receive one-on-one support from a Registered Nurse to help achieve a healthy pregnancy.

Neonatal and Pediatric Specialty Case Management

Case management, advocacy and support from Registered Nurses when birth complications or disease unexpectedly present in newborns.

Utilization Management (Pre-Certification)

The Utilization Management program is designed to positively impact claims costs and provide savings to benefits plans. The highly specialized team of doctors and nurses view the best patient outcomes as their goal while ensuring opportunities for cost savings are maximized.



Smoking Cessation Programs

Pelago uses a digital solution to quit smoking considered one of the most effective smoking cessation programs in the world by the World Health Organization. This program, which comes at no additional costs to participants, replaces traditional, legacy telephone coaching programs with a confidential, technology-enabled digital clinic designed to help participants access evidence-based care wherever they are. The program provides access to mobile content, quit coaches, personalized tracking, nicotine replacement therapy and a connected device to monitor carbon monoxide levels and help members track progress. Call **877.349.7755**.



Preventing Diabetes Program

The Livongo Healthy Living and Diabetes Prevention Program can help members at risk for Type 2 diabetes. Participants will have access to a CDC-recognized program that focuses on lifestyle behavior changes to achieve health goals through various lessons, strategies and personalized one-on-one coaching. Members will receive a cellular scale that provides seamless weigh-ins and food and activity tracking to understand lifestyle habits.

Diabetes Management Program

Livongo Health makes diabetes management easier and at no cost to CBEBT members and family members who are diagnosed with Type 1 or Type 2 diabetes. Members receive a connected meter, unlimited strips and personalized support from a Livongo coach by phone, email, text, or mobile app to give guidance in managing diabetes. For more information, call **800.945.4355**.

Hypertension Program

The Livongo for Hypertension Program combines advanced technology with personalized coaching to help participants manage their blood pressure. An automatic monitor connected to a smartphone app sends data to Livongo. Participants receive a Health Summary Report and convenient automatic reminders to check their blood pressure. Participants also have round-the-clock access to knowledgeable, caring health professionals whenever and wherever they need them and receive personalized content and tips, as well as nudges, emails and texts.



Hearing Aid Discount Program*

Start Hearing offers significant savings on all styles of digital hearing aids through 3,000 provider locations. Additionally, the program offers free hearing screenings for participants, their spouse, children, parents and grandparents. Please call 888.529.0194 or visit www.starthearing.com/partners/CBS.

* Eligible participants and non-CBS members may be responsible for any testing performed during the hearing screenings. This program is available to any enrolled members and their dependents.



Consult a Doctor 24/7

The Christian Brothers Employee Benefit (EBT) and Religious Medical Trusts (RMT) offer 24/7 access to physicians, 365 days a year through Teladoc for all members who are enrolled with medical coverage. The telemedicine benefit offers accessible and convenient care, as well as providing patients and physicians a way to communicate, which bypasses the traditional office visit yet provides excellent care through the use of technology.

Members can talk with a doctor anytime, anywhere about non-emergent medical conditions from earaches to allergies via telephone, secure email, video or mobile app. In addition to **general medical visits**, Teladoc offers access to care for **mental health**, allowing members to speak with licensed psychiatrists, psychologists or therapists to assist in behavioral health needs such as depression, anxiety, stress, marital or family issues by phone or video. A member can also receive assistance for **dermatology** needs by uploading images of a skin issue online to receive a custom treatment plan within two days for conditions such as eczema, acne, rashes and more. Teladoc also offers a **nutrition** program with access to registered dietitians who assess clinical nutrition needs and develop personalized programs for each member.

Members also have access to **Primary360**, allowing for consultations with a board-certified online primary care provider of their choice for routine checkups, ongoing wellness needs and referrals.

The Doctor is ALWAYS in – connect today – visit mycbs.org/health and click on "My Teladoc" or call 800.TELADOC (835.2362).



All Christian Brothers Employee Benefit Trust participants have access to MyCatholicDoctor, a nationwide organization that brings a network of faithful medical professionals to patients through video visits/telehealth. Trust participants will have access to providers who practice evidence-based scientific medicine from a Catholic perspective and integrate Catholic spirituality into its care as appropriate to the situation. To make an appointment, visit mycbs.org/health and click on "MyCatholicDoctor" or call 888.822.8436.



Accordant Care

Accordant Health Services, a CVS Caremark company, provides valuable support to our members with chronic conditions such as ALS, Crohn's Disease, Cystic Fibrosis, Parkinson's Disease, Rheumatoid Arthritis and more. It is specially designed to help meet our members' unique health care needs. The Accordant Care Program can be reached at **866.655.7490**.



Prescription Drug Program

Express Scripts manages prescription drug benefits for CBEBT members. Express Scripts is dedicated to providing participants, clients and healthcare professionals with services that deliver safe and affordable pharmaceuticals, 24 hours a day/seven days a week. With Express Scripts sophisticated dispensation technology and mail-order pharmacies, Trust participants are provided with high-quality prescription drugs at discounted prices. To learn more, call **800.718.6601**.



Personal Health and Wellness Programs

CBEBT has partnered with Empower Health Services to help participants realize their wellness potential and to place them in control of health and fitness goals. The pursuit of good health starts with assessing your current health and lifestyle risks. The checkup provided by Empower Health Services can include a simple blood draw that includes a variety of preventative blood tests. The checkup is convenient, confidential, actionable, educational and easy to complete, and is free to all members covered under our medical plans. Participants can contact a CBEBT benefit consultant to obtain more information on this program.



Vision Discount Program

A Vision Discount Program through Vision Service Plan (VSP) is available to all participants enrolled in a medical, dental or vision plan. This program offers discounts on exams, lenses and more. Visit vsp.com or call **800.877.7195** for more information.



Christian Brothers Employee Benefit Trust (CBEBT) participants have access to SupportLinc's Animo program offering a variety of remote and digital access points that allow participants to address a wide range of mental health concerns from the privacy of their own home, including video, phone, text therapy, and live chat.

SupportLinc's dCBT platform is an innovative online and mobile program that offers evidence-based content, practical resources and daily inspiration to foster meaningful and lasting behavioral change.

Textcoach®, designed as a stand-alone digital option to fill the gaps in the traditional behavioral health medical system, is designed to help manage day-to-day issues. Users can connect with a mental health 'coach' via mobile or desktop on one's own time. All coaches, independently licensed and experienced clinicians, will be available to help with anxiety, burnout, depression, drug and alcohol concerns, mindfulness, relationship issues, resilience, stress, trauma and more.

Through Textcoach® users can boost emotional fitness and well-being through an exchange of text-based dialogue, voicenotes, resource links and video links.

For more information, visit: www.cbsservices.org/assets/images/forms_flyers/SupportLinc_AnimoTC_Program.pdf



For more information about these programs and services, please visit mycbs.org/health or contact customer service at the number on the back of your medical ID card.

Christian Brothers Services

Health & Benefits

TELADOC



Consult A Doctor 24/7 Where the Doctor is Always In



The Christian Brothers Employee Benefit (EBT) and Religious Medical Trusts (RMT) offer 24/7 access to physicians, 365 days a year through Teladoc for all members who are enrolled with medical coverage.

The telemedicine benefit offers accessible and convenient care, as well as providing patients and physicians a way to communicate, which bypasses the traditional office visit yet provides excellent care through the use of technology. Members can talk with a doctor anytime, anywhere about non-emergent medical conditions via telephone, secure email, video or mobile app.

Telehealth

Teladoc's network of board-certified physicians can discuss symptoms, recommend treatment options, diagnose many common, minor and/or brief illnesses and prescribe medication, when appropriate. Common conditions treated include:

- Allergies
- Eye/Ear Infections
- Sinus Infections
- Stomach Ache/Diarrhea
- Urinary Tract Infections
- Yeast Infections
- Bronchitis
- Cold/Flu
- Headaches
- Rash/Skin Irritation
- Upper Respiratory Infections
- And More ...

Mental Health

Talk to licensed psychiatrists, psychologists or therapists to assist in behavioral health needs by phone or video.

- Get confidential counseling seven days a week for conditions like depression, anxiety, stress, marital or family issues.
- Schedule an appointment on one's own time. Visits are secure, discreet, and confidential.

- Choose a therapist or psychiatrist who best fits individual's needs.
- Complete, on average, a visit 18 days faster than at a brick and mortar therapist office.
- Visit with same therapist or psychologist for continuity of care.

Dermatology

Upload images of a skin issue online and get a custom treatment plan within two days for conditions such as eczema, acne, rashes and more.

Primary360

Consult with a primary care provider of your choice for routine checkups, ongoing wellness needs and referrals.

- Annual checkups
- Ongoing wellness visits
- Manage chronic conditions
- Complex medical needs
- Monitor blood pressure
- General health concerns

Getting Started with Teladoc

1) Set Up your Account in one of three ways:

- Call 800-835-2362 or
- Download the app on Apple App Store or Google Play or
- Log into your account at cbservices.org and click My Telemedicine

2) Provide Medical History

3) Request a Consult



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Due to the Internal Revenue Service (IRS) requirements of Health Savings Account (HSA) plans, in order to preserve the pre-tax status of the HSA, members must be charged a fair market value for Teladoc services. The fair market value for General Medical visits is \$65 for 2024-2025; Dermatology visits, \$85; Nutrition Consultation, \$59; Therapist visits, \$90; \$220 for Initial Psychiatrist Evaluations and \$100 for Ongoing Sessions; Primary360 Services, \$165 per New Participant, \$99 per Primary Care Consultation, and no charge for Annual Wellness Check up.

Christian Brothers Services

Health & Benefits

TELADOC



Primary 360

The Christian Brothers Employee Benefit (EBT) and Religious Medical Trusts (RMT) offer 24/7 access to physicians, 365 days a year through Teladoc for all members who are enrolled with medical coverage.

This telemedicine benefit offers accessible and convenient care, as well as providing patients and physicians a way to communicate, which bypasses the traditional office visit yet provides excellent care through the use of technology.

Primary 360

Primary 360 lets you schedule your annual wellness checkup and manage your ongoing care virtually through Teladoc and the doctor of your choice.

With Primary 360 you can:

- Choose from board-certified doctors who are with you for the long-term.
- Book your annual visits within days.
- Receive unlimited access to a dedicated Care Team that answers any health-related questions.
- Find referrals to in-person (and in-network specialists), if needed.
- Create a custom care plan from the comfort of your home.
- Get prescriptions, lab orders and more.

Why members reach out:

- If you're in need of a Primary Care Doctor.
- If you want to establish a long-term relationship with a doctor.
- If you want to schedule primary care visits on your own time, in as little as five days.
- If you want to take control of your health and wellness.
- If distance makes an office visit difficult.
- If you are on vacation or on a business trip in the U.S.

How it works:

- 1) Log into your account at mycbservices.org/health and click "My Teladoc," or register via Teladoc.com/800.835.2362.
- 2) Receive a blood pressure monitor in advance of your visit and complete a health assessment, family history and submit any questions you would like to discuss.
- 3) During your appointment, you can discuss your medical history/concerns. If needed, the physician can order testing and make referrals.
- 4) Based on the visit, your care team creates a personalized care plan to meet your health goals which includes any labs ordered, recommendations, health goals, etc., which adjusts over time based on your needs.
- 5) Stay on track to meet your health goals by reaching out to your care team for outreach and support, available at any time.

Due to the Internal Revenue Service (IRS) requirements of Health Savings Account (HSA) plans, in order to preserve the pre-tax status of the HSA, members must be charged a fair market value for Teladoc services. The fair market value for General Medical visits is \$65 for 2024-2025; Dermatology visits, \$85; Nutrition Consultation, \$59; Therapist visits, \$90; \$220 for Initial Psychiatrist Evaluations and \$100 for Ongoing Sessions; Primary360 Services, \$165 per New Participant, \$99 per Primary Care Consultation, and no charge for Annual Wellness Check up.



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In addition to Primary360, Teladoc offers services in General Health, Mental Health, Dermatology, and Nutrition. Visit mycbservices.org/health for more information.

Christian Brothers Services

Health & Benefits

Livongo Health



Innovative Methods to Managing Diabetes and Hypertension

On average, about 1 in 10 people have diabetes and nearly half of U.S. adults have hypertension, leading to serious health problems.

All participants in the Employee Benefit or Religious Medical Trust, have free access to Livongo by Teladoc Health, offering support in the areas of diabetes prevention, weight management, diabetes and hypertension.

Livongo is a program created to empower all people with chronic conditions, including diabetes and high blood pressure, to live healthier lives and reduce risk for serious health issues. Using advanced technology, personalized recommendations, and real-time communication, the program provides the right information, tools and support—all at no additional cost. All members of the Trusts, diagnosed with prediabetes, diabetes or hypertension, receive free access to Livongo.

Preventing Diabetes Program

The Livongo Healthy Living and Diabetes Prevention Program can help members at risk for type 2 diabetes. The program doesn't cost anything and helps members focus on living a healthier life.

Within the program, participants will have access to a CDC-recognized program that focuses on lifestyle behavior changes to achieve health goals through:

- Effortless data collection: A cellular scale provides seamless weigh-ins and food and activity tracking to understand lifestyle habits.
- Personalized health signals: Lessons provide evidence-based strategies for healthy living and health challenges to drive small changes for big wins!
- Human-centered approach: Coach-led meet ups for support and accountability and 1:1 live coaching from Livongo expert coaches.

Depending on your health goals, you could also receive a blood pressure monitor and/or blood glucose monitor.



For more information, call member support at 800.945.4355.

Managing Diabetes

Livongo for Diabetes offers an innovative remote monitoring solution aimed at helping patients with diabetes better manage their blood sugar levels, so they can prevent both short- and long-term complications and reduce their overall health care costs.

Member Benefits

Members who have diabetes will be contacted with information on how to enroll. Those who enroll in the program will receive:

- Livongo Welcome Kit: Livongo In Touch® meter, which tracks strip usage and prompts members with targeted messaging, a lancing device, 150 test strips, 100 lancets and a carrying case.
- Unlimited checking supplies (test strips, lancets and meter). Have test strips and lancets shipped to you whenever you need them.
- Real-time 24/7 interventions by Certified Diabetes Educators for members with dangerous (high and/or low) blood sugar levels.
- Online access: Access your readings, along with graphs and insights, online or on your mobile device.

Livongo Health provides personalized support through the meter and its mobile app, and provides coaches to help participants make better decisions about diabetes management.

Managing Hypertension

Livongo for Hypertension combines advanced technology with personalized coaching to help members identified with hypertension manage their blood pressure.

Member Benefits

Members who have hypertension will be contacted with information on how to enroll. Members who enroll in the Livongo for Hypertension program will receive:

- An automatic monitor connected to a smartphone app that sends data to Livongo.
- Health Summary Reports.
- Convenient automatic reminders to check their blood pressure.
- Around-the-clock access to knowledgeable, caring health professionals whenever and wherever they need them.
- Scheduled care with coaches who provide answers to questions and support for a member's weight loss journey, and give advice on improving overall health through nutrition, stress management and medication.
- Personalized content and tips, as well as nudges, emails and texts. Members who submit a blood pressure reading over 180mmHg also receive feedback on their elevated reading. For participants on high blood pressure medication, the program uses clinical algorithms to ensure they are receiving the maximum medication benefits.

NOTE: It takes less than 10 minutes to register.

EBT members: Register at get.livongo.com/EBT/begin.

RMT members: Register at welcome.livongo.com/RMT/begin.



For more information, call member support at 800.945.4355.

PROGRAMS-1/2023

Christian Brothers Services

Health & Benefits

Express Scripts



Smart90®

Smart90 Prescription Drug Program

Christian Brothers Employee Benefit Trust (CBEBT) and Christian Brothers Religious Medical Trust (CBRMT) participants who use 90-day prescription programs will receive a cost-savings for their long-term medication needs.

Trust participants now have two options to receive their 90-day supply of medications. Participants can continue to have the medications delivered directly to their homes by mail from the Express Scripts home delivery pharmacy or pick them up at a Walgreens retail pharmacy through the new Express Scripts Smart90 Program.

What is the Smart90 Program?

The Smart90 Program allows Trust participants to fill a 90-day prescription at any of more than 8,000 Walgreens pharmacies (or its affiliates) nationwide. The program gives participants an option if they would rather pick up their medications from a Walgreens retail pharmacy than have them delivered through the mail.

The Smart90 Program is...

- **Fast**—Instead of waiting for mail-order prescriptions to arrive, Trust participants can simply go to their nearest participating Walgreens (or affiliate) pharmacy and pick up their medications.
- **Economical**—Trust participants still pay the same low price if they opt to pick up their maintenance medications at a local Walgreens pharmacy instead of mail order.
- **Convenient**—Mail-order or local pickup, participants choose what works best for them.

How to use Smart90

Participants have the choice to receive 90-day supplies of maintenance medications through home delivery from Express Scripts or directly at a Walgreens retail pharmacy for the same copayment.

Both Smart90 retail pharmacies and the Express Scripts home delivery pharmacy can aid members in transferring prescriptions, contacting their physicians, or discussing clinical questions one-on-one.

If participants want to switch from ESI home delivery to the Walgreens Smart90 program they can apply the following simple steps:

- If they still have medicine on hand, they can bring their current prescription bottle to the Walgreens pharmacy to transfer their prescription;
- If they are out of medication, they can request a 90-day prescription from their doctor and bring to the Walgreens pharmacist of their choice; or
- If they require a new maintenance medication, they can submit a 90-day prescription from their doctor to the Walgreens pharmacy.

The Express Scripts Contact Center and online chat feature allow participants to ask pharmacists questions anytime, from anywhere. Whichever option participants choose, they are assured of receiving affordable, high-quality care.

Walgreens

DUANEreade™
by **Walgreens**

Happy Harry's®
PHARMACY



**CHRISTIAN
BROTHERS**
SERVICES

Contact Express Scripts at 800.718.6601



EXPRESS SCRIPTS®

Visit mycbs.org/health
for more information

RX-9/2024

RESOURCES

Benefits and Claims Contact Information

For questions about medical, dental or vision benefits and claims, contact:



Customer Service

Monday - Friday 8:00a.m. - 5:30p.m. EST

800.807.0600

adol@cbservices.org

For questions about prescription benefits and claims, contact:



800.718.6601

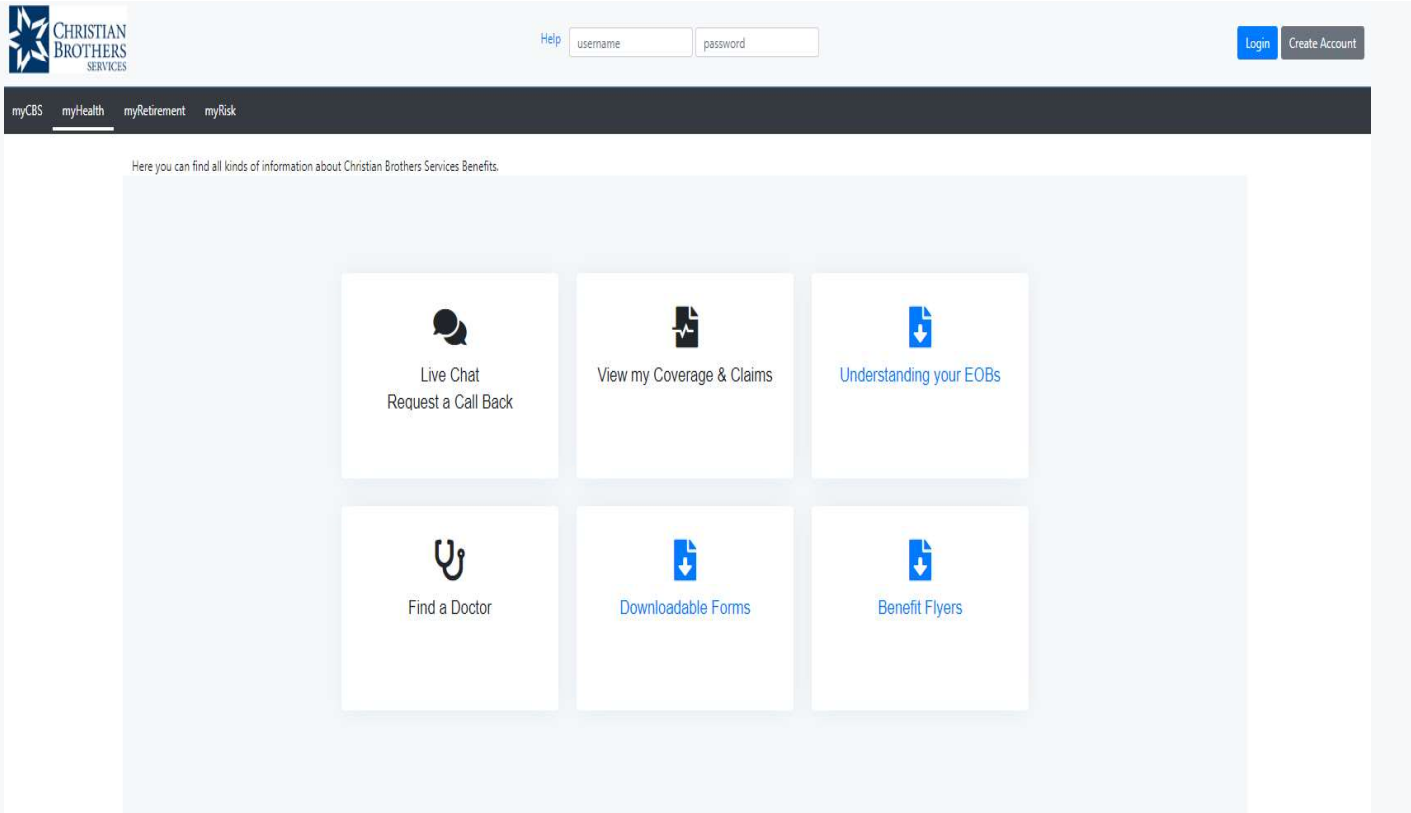
24 hour telemedicine



800.835.2362

teladoc.com

Visit mycbs.org/health to access your personalized benefits. See next page for registration instructions.



Participants Have Access to:

- Online EOBs
- Med Plan Summaries
- Health Program Information
- Frequently Asked Questions
- Find PPO Providers
- Up-to-Date Health News
- Webinars
- Rx Drugs



Step-by-Step Instructions to access your Health Benefits online

- 1 Please visit mycbs.org/health. In the upper right corner, click **Create Account**.

The screenshot shows the top navigation bar of the mycbs.org website. On the left is the Christian Brothers Services logo. In the center, there is a 'Help' link and two input fields for 'username' and 'password'. On the right, there are two buttons: 'Login' and 'Create Account'. A red arrow points to the 'Create Account' button. Below the navigation bar, there is a dark blue bar with links for 'myCBS', 'myHealth', 'myRetirement', and 'myRisk'.

- 2 **Verify Account**

(Your ID card is required to complete this step.)

Enter your **Identification Number** (ID#) and **Date of Birth**. Then, select a button for the person you are verifying, either **Primary Member**, **Covered Spouse** or **Covered Dependent** (age 18+). Then click **Next**.

The screenshot shows the 'Verification' form. At the top, it says 'Verification'. Below that, there is a section titled 'Health and Wellness' with instructions: 'To activate your ID card please enter your ID# (numbers only) and date of birth below. If your ID# contains letters and numbers, only enter the numbers. (Your ID card is required to complete.) [How to find my ID number?](#)'. There are three input fields: 'Identification Number (ID#): *', 'Date of Birth: *', and 'Profile Type: *'. The 'Identification Number' and 'Date of Birth' fields have red arrows pointing to them. The 'Profile Type' field has three radio button options: 'Primary Member' (selected), 'Covered Spouse', and 'Covered Dependent (age 18+)'. A red arrow points to the 'Primary Member' option. At the bottom right, there are two buttons: 'Back' and 'Next'. A red arrow points to the 'Next' button.

- 3 **Create Login Credentials**

Once you click **Next**, create your **Login Credentials and Security Questions**. Once complete, click **Save** at the bottom of the page.

- 4 **Verify Email**

Once you click **save**, you will receive an email to verify your email address.

Thank you for registering with Christian Brothers. Please click on the link below to verify your email address and continue the registration process. The link is active 24 hours (Sat-Thur) or until 10:00pm (Fri).

[Click here to verify email](#)

Go to your email inbox, open the email, and click on the link to verify your email address. Once you click on the link for email verification, a web browser will open that contains a link to login. Registration is complete.

If you have any questions, please feel free to reach out to Customer Service at adol@cbservices.org or 800.807.0600.

mycbs.org/health



CHRISTIAN
BROTHERS
SERVICES

Employee Benefit Trust
1205 Windham Parkway
Romeoville, IL 60446
800.807.0400
www.cbsservices.org/healthproviders

IMPORTANT INFORMATION FOR MEDICAL PROVIDERS

Dear Provider:

Your patient is enrolled in a Group Health Plan offered through his or her employer. Christian Brothers Services is the plan administrator and the Christian Brothers Employee Benefit Trust (CBEBT) provides the benefits and coverage.

The Trust is not a traditional commercial insurance company, rather, it is a Church plan designed specifically for Catholic Church employers, with Christian Brothers Services processing and administering the claims incurred by its members.

The Trust has an agreement in place with Blue Cross Blue Shield from which members can elect the services from BCBS contracted providers. As such, the BCBS logo appears on each Trust members' ID Card. Furthermore, **you must file medical claims through the local BCBS processing office.**

However, it is **important** to note Christian Brothers Services confirms member eligibility **NOT** BlueCross BlueShield. Therefore, claim questions, eligibility, or benefit coverage questions, should be directed to Christian Brothers Services using the following methods:

Telephone: 800-807-0400, Monday-Friday 7am-7pm CST

For 24/7 online eligibility verification visit:

www.cbsservices.org/health_providers.php

The member's prescription manager is Express Scripts

RX#: CBEBT01

BIN#: 610014

Additional information such as claim submission, eligibility, and pre-certification is available on the insurance card. AGAIN – PLEASE DO NOT CONTACT BLUECROSS BLUESHIELD DIRECTLY AND ONLY CONTACT CHRISTIAN BROTHERS AT **800-807-0400**. We look forward to serving you!