

COMMITMENT + EXPERTISE + STABILITY



BENEFIT BEAT

C.M.G. Agency, Inc. An affiliate of Catholic Mutual Group

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For a printable version of this newsletter, [click here.](#)

CVS/Caremark Annual Market Check



As we do around this time every year, Catholic Mutual invoked its “market check” provision within our CMG Rx Coalition contract with Caremark, which allows us to trigger a pricing review in years 2 and 3 of the current three-year contract to ensure that our Rx pricing deal is as sharp as possible in a fast-changing marketplace. Again this year, we are happy to report another successful negotiation with Caremark that includes the following contract enhancements:

- An additional percent discount off AWP (Average Wholesale Price) to the ingredient cost for our retail brand and retail generic prescriptions
- Additional discount off AWP to the ingredient cost for mail order generic prescriptions
- Additional discount off AWP for the ingredient cost for ALL specialty drug prescriptions
- In addition, Caremark will make enhancements to the following:
 - Retail 90 program with Caremark whereby diocesan locations with lesser access to CVS pharmacies can fill up to 90-day prescriptions at retail at any pharmacy in their area that

- participates in the broadest network that CVS offers
- Enhancements to our Rx rebates at all levels (Retail, Mail, and Specialty)
 - By contract, Caremark continues to return 100% of the rebates to our member groups
- Enhancements to our Overall Retail/Mail Order Generic Effective Rate Guarantees for the Coalition

Caremark estimates that the agreed upon enhancement for 2021 will collectively save another 5.8% over the currently scheduled 2021 contract pricing and a total of 8.8% in total through 2022 (even though we retain another “market check” opportunity to revisit the scheduled 2022 pricing later next year).

Thank you,
Your CMG Service Team

Legal Take: Reflecting on Cafeteria Plans

As we enter the fourth quarter of one of the most challenging years in recent memory, it seems appropriate to reflect upon the many lessons that we have learned from our colleagues and clients.

During the spring and summer, it felt as if we encountered new, complex employee benefits questions almost every day. We worked alongside our clients at lightning speed to develop creative solutions to meet the rapidly evolving business needs of plan sponsors, who were also trying to support employees grappling with the impacts of the 2019 novel coronavirus (COVID-19) at home and in the community. Enter one of the unlikely superstars that emerged from our employee benefits toolkit -the humble (yet mighty) cafeteria plan!

This year was a reminder that a well-drafted cafeteria plan is often the backbone of a strong benefits offering. In this article, we will provide a brief overview of cafeteria plans and discuss the importance of sponsoring and maintaining a written plan document. Finally, we will highlight some of the most recent regulatory updates that will remain useful to employers in the coming months.

Read the full article: <https://www.catholicmutual.org/External-Links/CMG-Fall-2020-Cafeteria-Plan-Article.pdf>

Health Tip: Time for Your Flu Shot



Each flu season, nearly 111 million workdays are lost due to the flu. That equals approximately \$7 billion per year in sick days and lost productivity. A vaccine is the best defense against the flu — and getting a shot can help protect the people around you. The Centers for Disease Control and Prevention (CDC) recommends annual flu vaccination for everyone 6 months and older. Please encourage your employees to protect themselves and others by getting a flu vaccine. Where should you get your flu shot? Check with your specific health plan. Most health plans cover flu shots administered by network doctors or other health care professionals, network convenience care clinics, and select retail pharmacies.

What are the similarities and differences between Flu and COVID-19?

Both flu and COVID-19 can have varying degrees of signs and symptoms, ranging from no symptoms (asymptomatic) to severe symptoms. Common symptoms that flu and COVID-19 share include:

- Fever or feeling feverish/chills
 - Cough
 - Shortness of breath or difficulty breathing
 - Fatigue (tiredness)
 - Sore throat
 - Runny or stuffy nose
 - Muscle pain or body aches
 - Headache
 - Some people may have vomiting and diarrhea, though this is more common in children than adults
- Differences in symptoms may include:

• Other signs and symptoms of COVID-19 may include change in or loss of taste or smell.

The CDC provides additional information in [this article](#).

Recipe: Pumpkin Spice and Everything Nice

Fall baking is one of the most delicious parts of changing seasons. Enjoy this lightened up recipe for Pumpkin Spice Bars, courtesy of [Sally's Baking Addiction](#).

Lightened Up Pumpkin Spice Bars

Prep Time: 15 minutes

Cook Time: 25 minutes

Total Time: 1 hour, 45 minutes

Yield: 12 bars

Ingredients

1/2 cup all-purpose flour (spoon & leveled)

1/2 cup whole wheat flour (spoon & leveled)

2 teaspoons ground cinnamon

1/4 teaspoon ground nutmeg

1/4 teaspoon ground cloves

1 teaspoon baking powder

1/2 teaspoon baking soda

1/2 teaspoon salt

2 large eggs

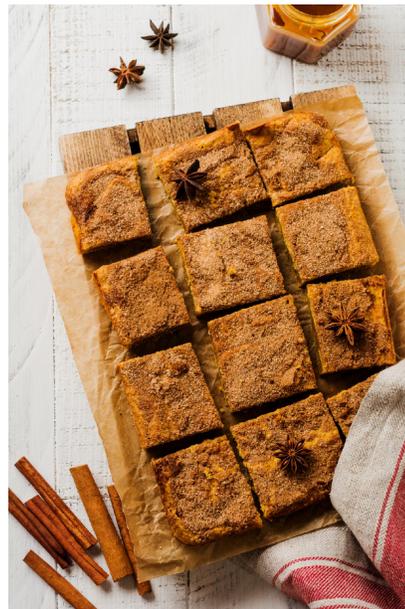
2/3 cup packed light or dark brown sugar

1 cup pumpkin puree (canned or fresh)

1/4 cup milk (or almond or soy milk)

1/4 cup (1/2 stick) unsalted butter, melted (or melted coconut oil)

1 teaspoon pure vanilla extract



Instructions

Preheat oven to 350°F. Line an 8×8-inch square baking pan with parchment paper or spray with nonstick spray. Set aside.

In a large bowl, mix the dry ingredients until fully combined. Set aside. In a small bowl, whisk the eggs, brown sugar, and pumpkin together until combined. Add the milk, melted butter, and vanilla extract. Slowly pour the wet ingredients into the dry ingredients and mix until "just" combined. Do not overmix.

Bake for 25-28 minutes or until a toothpick inserted in the center comes out clean. Allow to cool completely and cut into 12 squares. Bars remain fresh for up to one week stored chilled in an airtight container.

Annual Meeting 2021 Update

Keep an eye out for a survey regarding the 2021 annual meeting

Our Annual Employee Benefit Buying Alliance Annual Meeting is scheduled for February 2-3, 2021 at the Opal Sands Resort in Clearwater, FL. Please watch for our short survey to get your input on whether, given the current COVID environment, it would be better to have the annual meeting:

- 1) in person
- 2) hold 1-day webinar; or
- 3) hold 3 separate webinars at different dates/times, one for each speaker.

We value your input and will use your responses to determine how best to hold our annual meeting in 2021.

Benefit Beat is a publication of C.M.G. Agency, Inc. Please feel free to share this newsletter with any staff, clergy or other members of your diocese for whom you think it would be useful. And, if there's anything you would like us to cover in a future issue of Benefit Beat, please contact us.

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