



COMMITMENT • EXPERTISE • STABILITY



## BENEFIT BEAT

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

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We're Here to Serve You  
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Welcome to the latest edition of Benefit Beat. 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 [Mathew Hartz](#) at 800.228.6108 ext. 2209.

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## Total Wellness Makes a Stronger Workplace

Back in the old days, a good health plan covered physical illness and not much else. Today, however, we know that preventive care and emotional and mental well-being are just as integral to health - and workplace productivity - as a tip-top immune system. What's more, the Mental Health Parity and Addiction Equity Act (MHPAEA) of 2008 has been updated to require that group health plans ensure that the financial requirements and treatment limitations on mental health or substance abuse disorders provided are no more restrictive than those on medical or surgical benefits. (You can learn more about this [here](#) and [here](#).)

To help offset the cost of this and other federally mandated requirements - and maintain an overall healthier workplace, employers nationwide are partnering with their staff in total wellness programs. According to a 2016 [national survey](#) conducted by the health analytics software company, Springbuk, nearly 95% of respondents said that wellness programs helped them:

- Improve the overall health and well-being of their employees, which leads to increased productivity and focus
- Create a healthy work culture where there are fewer days missed due to physical or mental illness or substance issues
- Educate employees on the best ways to achieve and maintain health
- Help with recruitment and retention
- And, of course, keep health care costs better controlled

While you may never be able to quantify the soft dollar savings associated with a workplace wellness program (because it's impossible to estimate the costs of the would-be health issues you have prevented), a wellness program also lets employees know you care about achieving their optimum health and happiness.

If you plan to implement (or fine-tune) a total wellness program, we recommend not starting big in year one. Instead, get to know your numbers by getting employees into biometric screenings and doing health risk assessments. Once you have this aggregate data, it can assist in setting achievable goals and outcomes for your entire population. To learn more, please contact your benefits specialist.

## Buying Alliance Highlights

- Organizations Advised on Incentivized Wellness Plans: **5** (more clients are considering)
- Annualized Trend
  1. Medical: 2.1%
  2. Prescription Drugs: 10.1%

(July 2012-June 2015 data)

## Welcoming Melanie Egger and Amber Snipes




Melanie joined Catholic Mutual Group in October as a Benefit Specialist. She has five years of experience in the insurance industry, including implementing group life/AD&D, voluntary life/AD&D, long term disability, short term disability, dental and vision coverages. Prior to that, Melanie worked in long term disability claims and short term disability claim appeals. Her responsibilities included claims set up and review, contract review, creating benefit summaries, coordinating enrollment events, and overseeing new business implementation of cases through contracts, enrollments, billing, and finalizing all documentation for presentation to the client. Among Melanie's strengths are disability contract knowledge and implementation of ancillary lines of coverages.



Amber joined Catholic Mutual Group in August as a Member Benefit Services Assistant. Prior to that, she worked for more than seven years in retail management and hospitality. Amber's responsibilities include assisting with special projects such as annual meeting preparations, formatting and assembling ancillary reports, managing and coordinating general client communications and organizing department meetings.

**We are thrilled to welcome Melanie and Amber to the team!**



### **People Are Talking...**

The Diocese of Phoenix has been working with the Catholic Mutual Member Benefit Service Team since 2010. The CMG team is exceptional, knowledgeable and highly experienced. They provide the tools and resources which assist the Diocese of Phoenix to effectively manage the complexities involved with employee benefits. CMG helps the Diocese of Phoenix stay on top of changes in laws and benefits industry trends, which ensures the Diocese of Phoenix can provide a rich benefits package to our employees at the most affordable price.

Staci, Laura, Greg and Matt each have an in-depth understanding of the benefits industry, along with our culture, needs and challenges we face. They help the Diocese of Phoenix make well-informed and intelligent decisions surrounding our benefits administration. The complexity and uncertainty surrounding the Affordable Care Act (ACA) has created many challenges for plan sponsors and employers. With the assistance of the CMG team, the Diocese of Phoenix has been able to successfully navigate the complex logistics of the ACA, while meeting our shared obligation of being good stewards.

Thank you Staci, Laura, Greg and Matt, and the entire Catholic Mutual Member Benefit Service Team, for providing an excellent service.

-Monika Daley, Diocese of Phoenix Manager of Employee Benefits



### **Please Save the Date For Our Annual Meeting!**

Catholic Mutual Group's Employee Benefit Buying Alliance will hold its 2017 annual meeting Jan. 24-25, 2017 at the [Hollywood Beach Marriott](#) in Hollywood, FL. As in years past, Catholic Mutual will reimburse up to \$500 to each diocese with a representative in attendance.

Our featured speakers will be Ms. Beth Alcalde from Akerman, LLP, a law firm out of Miami, who will be speaking on Measurement Periods and Eligibility Language, Considerations for Non-Discriminatory Wellness Plans and Section 1557 Non-discrimination Rules Applicability to Religious Employers; and Mr. Thomas Bartell with the Hartford Financial Services Group, Inc. will provide an overview of the Elections and Governmental Affairs Expectations going forward.

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