



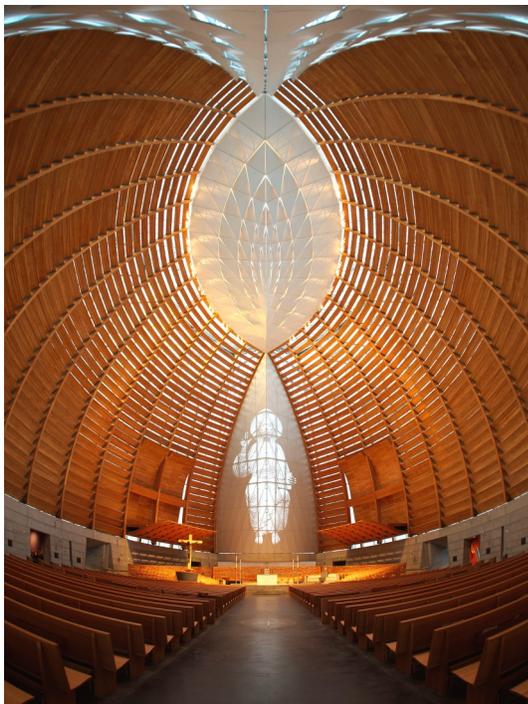
Reta Trust

A Catholic Healthcare Trust

“The Reta Trust brings me peace of mind. I know that the benefits offered through Reta are consistent with the values and directives of the Catholic Church.”

Reta’s mission is to provide access to an affordable, quality healthcare program for employees and members of Catholic entities that respects the social and moral teachings of the Roman Catholic Church and supports Catholic health care institutions.

Reta achieves its vision of being a viable, financially accessible health care program through an approach that is both collaborative and innovative.



“Reta is proactive in addressing the primary root causes of health care cost increases.”

“We have the best-negotiated rates...we offer a product to our employees that is not necessarily available elsewhere, and particularly for the smaller groups.”



WHAT IS RETA?

The Reta Trust (Reta) is a **501(c) (9) nonprofit health plan that functions as an ERISA trust for Catholic employers** listed in the Official Catholic Directory.

Serving Catholic organizations since 1976: Reta was formed in 1976 to address the growing need to provide health care for priests and religious in an increasingly complex environment characterized by growing regulation of health care. Now, almost four decades later, **Reta serves 35,000** priests, religious, employees, and dependents of **48 Catholic entities** (“Trustors”) that **span 13 states**.

Putting members’ needs first: A Board of Trustees, elected by Reta’s member groups, called “Trustors,” guides Reta in its efforts to ensure that all members have access to affordable, comprehensive health benefits. The Board oversees Reta in meeting its objectives of:

- ❖ Providing quality and affordable health benefits
- ❖ Maintaining the financial integrity of the Trust
- ❖ Integrating best practices into all aspects of Reta’s operations
- ❖ Monitoring and proactively addressing market trends, government regulations and policies
- ❖ Adhering to Catholic Directives

Drawing on top-notch management, consultants and vendors: Reta is led and managed by a team of professionals with deep experience in health benefits design, financing, delivery, administration and customer service who carry out the day-to-day functions required to achieve these objectives. To effectively leverage Trustors’ investments and meet its objectives, Reta contracts with leading industry consultants and partners with “best in class” vendors including experts in:

- ❖ Ethics and Catholic teachings
- ❖ Wellness and disease management
- ❖ Benefits and claims administration
- ❖ Health law and regulations
- ❖ Actuarial modeling and risk analysis
- ❖ Investment management

Providing a diversity of health plans and optional benefits, and promoting well-being:

- ❖ PPO, EPO, and HSA-qualified High Deductible Health Plans offered through Anthem (BCBS), United Healthcare (UHC), and Aetna. Kaiser Permanente is also available in various locations.
- ❖ Pharmacy coverage through OptumRx.
- ❖ Ancillary benefits offered through Delta Dental and Vision Service Plan (VSP).
- ❖ A robust Wellness program provided by WebMD.

“Health benefits financing and administration is a complex undertaking—made even more so by a constantly changing market. Navigating this terrain—while adhering to Reta’s commitment to Catholic teachings and values, and applicable laws—can be challenging. By tapping industry and Church experts, and facilitating forums for ongoing learning and sharing best practices, Reta helps make Trustors’ jobs easier.”

WHY RETA?

Reta leverages the strength of its membership to provide member organizations, and their employees and dependents, with outstanding value by:

Assuring adherence to Catholic directives ~ Reta carefully screens carriers, vendors and other partners to make sure they meet and support this fundamental requirement.

Maintaining the financial integrity of the Trust ~ Reta has an outstanding track record in sound fiscal management. Where similar entities typically spend 10 – 15% of their revenues on administration, Reta’s comparable administrative costs are significantly lower.

Returning excess reserves to Trustors ~ When reserves exceed required levels, Reta returns the excess, keeping sufficient funds in place to protect Trustors from excessive risk. Over the past 6 years, Reta has returned \$35 million to Trustors through premium credits.

Keeping health care costs as low as possible ~ Reta knows the challenges its members face in balancing the competing goals of providing comprehensive benefits while keeping expenses down. Reta leverages the size of its membership to keep rate increases to a minimum and continually seeks innovative approaches to cost containment. While average annual national rate increases have reached 9%, Reta’s rate adjustments have generally been more favorable.

Promoting well-being and productivity, and keeping costs down ~ WebMD offers the Reta Trustors a robust wellness program for participating members and enrollees.

- ❖ **Behavior Change Platform** - A personalized health management portal based on employees’ health profile that provides actionable data on incentives and potential health risks.
- ❖ **Lifestyle Management** - Whole-person coaching, focused on a proactive healthy lifestyle message.
- ❖ **Condition Management** - Obesity-focused coaching with online resources for healthy lifestyle changes.

Providing access to comprehensive health benefits ~ Reta is committed to ensuring that participants have access to the quality medical care and treatment they need, as well as to providing tools and resources that help them stay healthy. These include:

- ❖ Medical plans from nationally-known carriers.
- ❖ Prescription drug coverage (including mail order and online services).
- ❖ Wellness programs that help participants stay healthy.
- ❖ Disease management programs for those with chronic conditions.
- ❖ Optional dental and vision coverage.

Providing cost-effective, reliable, compliant, and hassle-free benefit administration ~ Through Benefit Allocation Systems (BAS) and its MyEnroll.com, Reta Trustors achieve process efficiency and cost controls. BAS’s trusted cloud apps and platform include:

- ❖ **MyEnroll.com** – Comprehensive web portal for employee and administrator self-service access 24/7
- ❖ **Comprehensive Enrollment & Eligibility Administration**
- ❖ **Section 125 Record Keeping** – Supporting employee pre-tax benefits administration for health & welfare plans.
- ❖ **COBRA Control Services online** - COBRA Administration solution provides the best-practices processes and reliability to help you comply with federal COBRA and states’ “mini-COBRA” regulations.

Simplifying and streamlining annual open-enrollment processes and ongoing benefits ~ The Reta Benefits Center provides a wealth of easy-to-access information and resources—including videos and interactive Q&A sessions—on Reta’s health benefits, disease management and wellness services, as well as optional benefits like vision and dental care. The Center is available to members on a 24/7 basis wherever they are—at home or at work—ensuring that they have consistent, accurate and timely information.



Management Services Provided to Reta Trustors

- ❖ Health plan strategic consulting
- ❖ Administrative training
- ❖ New benefit implementation
- ❖ Employee communication & engagement materials and campaigns
- ❖ Open enrollment meetings
- ❖ Benefit fair coordination
- ❖ Claim & service provider issue resolution
- ❖ State & Federal compliance resolution
- ❖ Ancillary products
- ❖ Disease management

Administrative Services Provided to Reta Trustors ~ Provided by BAS

- ❖ Consolidated billing
- ❖ Location billing
- ❖ Enrollment services
- ❖ Eligibility services
- ❖ Dental & vision claims
- ❖ Customer service line
- ❖ COBRA/HIPAA administration service

Participating Trustors (partial list)

- ❖ Archdiocese of Anchorage (ACCB)
- ❖ Archdiocese of Los Angeles
- ❖ Archdiocese of San Francisco
- ❖ Diocese of Belleville
- ❖ Diocese of Fairbanks (ACCB)
- ❖ Diocese of Juneau (ACCB)
- ❖ Diocese of Las Cruces
- ❖ Diocese of Las Vegas
- ❖ Diocese of Monterey
- ❖ Diocese of Norwich
- ❖ Diocese of Oakland
- ❖ Diocese of Orange
- ❖ Diocese of San Bernardino
- ❖ Diocese of San Jose
- ❖ Diocese of Tucson
- ❖ Diocese of Tulsa
- ❖ Diocese of Victoria
- ❖ Father Joe's Villages
- ❖ Thomas Aquinas College
- ❖ Catholic Charities/Galveston-Houston
- ❖ Salesians of St. John Bosco
- ❖ Hospitaller Brothers Healthcare
- ❖ Dominican Sisters/Mission San Jose
- ❖ Carmelite Sisters of the Sacred Heart
- ❖ Marianist Province of the US
- ❖ Immaculate Heart High School
- ❖ Rancho San Antonio Boy's Home
- ❖ Catholic Charities/San Diego
- ❖ Santa Catalina School
- ❖ Multiple Religious Communities

For more information...

Visit www.retatrust.org or contact any of the following Reta Trust representatives:

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