



# About Reta

Our Story. Our Culture.  
Our Governance.

# Our Mission Statement

Reta's purpose is to provide wide access to affordable, quality healthcare for employees of Catholic entities in keeping with the social and moral teachings of the Roman Catholic Church.

# The Reta Trust Story

It's a little-known fact that Reta was the first to create Catholic healthcare plans for clergy and employees of Catholic organizations. It's what we do. It's all we do. And we've been doing it longer than anyone.

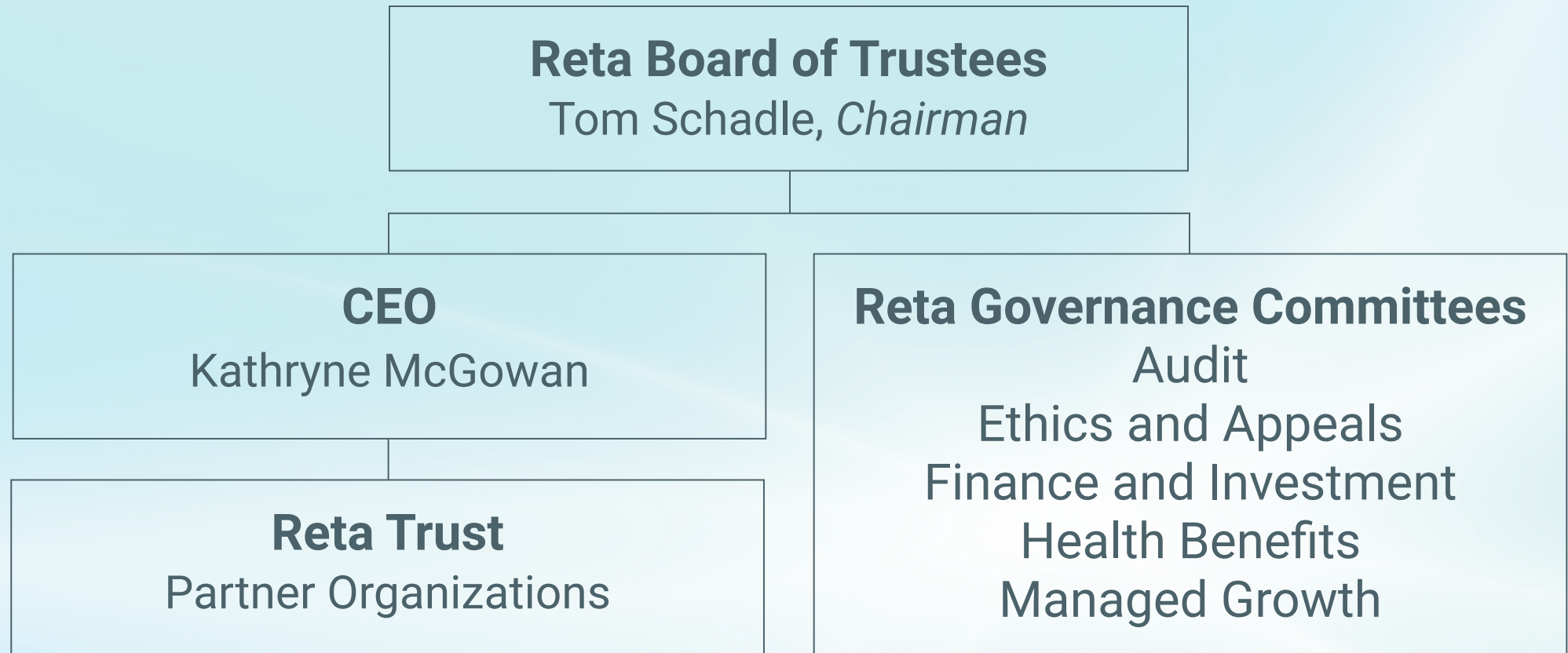
Our founding commitments that formed our identity nearly a half century ago, still define us today and for all tomorrows to come.

# Six Pillars Supporting the Reta Promise

Our founding commitments are represented by the six pillars that support the foundation of who we are, what we do and how we evolve to best serve our Trustors.

- I. The Catholic Directives are the core guiding principles in everything we do.
- II. Our collaborative approach to underwriting and pricing is both responsive and responsible.
- III. We align benefits and providers with our pledge of affordability, access and quality.
- IV. We simplify benefit administration and how members choose and use their benefits.
- V. Our priorities are to promote wellness and manage costs for all members.
- VI. Governance – Our Trustors have the final word.

# Reta Trust Governance



# Reta's Partner Organizations

Reta has assembled a virtual organization of contracted partners for operations management, consulting, communications and all aspects required to deliver on the promise of quality healthcare and access to our Trustors at the lowest possible cost.

- † **Gallagher Benefit Services**  
Sales, benefits consulting, underwriting, operational and administrative support and coordination
- † **Benefit Allocation Systems (BAS)**  
Online enrollment, billing, COBRA services and specialty services
- † **Armanino**  
Finance and accounting services
- † **Lewis & Ellis**  
Actuarial services
- † **Blue Shield of California**  
ASO services, wellness, medical networks
- † **CVS Caremark (CVS)**  
Pharmacy Benefit Manager (PBM)
- † **Kaiser Permanente**  
ASO services, wellness, medical network, coordinated care
- † **ZABIT Media**  
Communications, digital media, marketing, brand management
- † **Wade Aubry, MD**  
Reta Medical Director
- † **Jim Harbert, Hinshaw & Culbertson LLP**  
Legal Services
- † **Ancillary Carriers**  
Delta Dental and VSP

# Reta Ethical & Religious Directives

The Ethical and Religious Directives for Catholic healthcare services are published by the National Conference of Catholic Bishops.

- + Sometimes referred to as ERDs
- + Directives specify guidelines for Catholic healthcare
- + ERDs are the roadmap for Reta Trust

These Catholic Directives are Reta's guiding light and are a core value in everything we do.

# Reta Diocesan Structure



## Archdiocese or Diocese

- + Pastoral Center, Ministry Center, Chancery
- + Bishops, Archbishops, Cardinals, Chancellors, Vicars, Directors

## Parish Church

- + Pastor: Priests, Reverends, Monsignors
- + Plus ministers and staff

## Parish School

- + Principal: Lay or Religious
- + Plus Lay or Religious teachers and school staff

## Separate Catholic Organizations

- + Typically smaller Trustors
- + May or may not be under a Reta-covered Diocese



# Reta Healthcare and Program Offerings



## Reta medical and pharmacy plans

- + PPOs
- + EPOs
- + HSAs

## Other Reta healthcare benefits and programs

- + Reta Dental
- + Reta Vision
- + Reta Integrated Wellness Benefits
- + Reta Wellbeing Programs

# Appeal and Claim Intervention Processes

Reta's appeal and claim intervention processes are explained in the SPD for each specific Reta medical plan. SPDs for all plans can be accessed through the Reta Benefits Center.

- + Reta members have the right to appeal an adverse benefit determination for claim denial or rescission of coverage.
- + The Claims Administrator will offer two mandatory levels of appeal which may be a panel review, independent review or another process consistent with these.