



2025-2026

Seminary Student Guide Concordia Health Plan

Concordia Seminary, St. Louis & Concordia Theological Seminary, Fort Wayne

» With the CHP ... wonder no more

You have your studies and maybe even a family to think about, so you don't want to wonder if your health care coverage is enough. You just want to know that your health and wellness needs are covered. No worries: the Concordia Health Plan has got this!

The CHP gives you health benefits and wellness solutions designed to lessen your physical and emotional burden so you can be well to serve well. By enrolling in the CHP, you're giving yourself quality solutions that you won't find anywhere else. And you'll never have to wonder if your health benefits are aligned with your faith.

Learn how CPS cares for you (and your family) by visiting ConcordiaPlans.org/CaringforYou.

» Your CHP benefits: Option CSS

We'll keep this simple. Here's what you need to know.

- Your CHP coverage is Option CSS.
- Coverage for students currently enrolled begins Sept. 1. Coverage for new students starts the first day of the month that classes begin.
- You'll have access to these benefits:
 - > Medical, including routine exams and well-child care.
 - > Preventive services.
 - > Prescription drug.
 - > Dental.
 - > Vision.
 - > Mental health solutions with Evernorth Confide.
 - > Wellness solutions.



» 2025-2026 rates

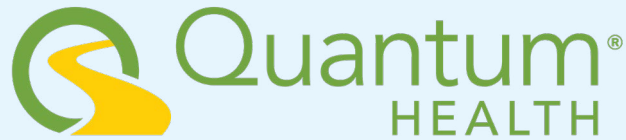
Self Only	\$373 per month
Self & Spouse	\$880 per month
Self & Child(ren)	\$839 per month
Family	\$1,345 per month

Questions?

For Concordia Seminary, St. Louis: Contact Health and Wellness Office
at **314-505-7332** or wellness@csl.edu.

For Concordia Theological Seminary, Fort Wayne: Contact Jacqueline Petersen
at **260-452-2157** or Jacqueline.Petersen@ctsfw.edu.

» Solutions and tools to support your health and wellness needs



Healthcare navigation. Quantum Health is your healthcare navigator and **best, first point of contact for ALL healthcare-related questions**, including those about medical and prescription benefits, claims, in-network providers, required authorizations, and the solutions that are right for you.

Online: ConcordiaPlans.quantum-health.com

Mobile App: Quantum Health

Phone: 833-740-3260

Quantum Health contact info is also available on your medical/prescription drug ID card.



"When I learned I may need to change physical therapists in the middle of treatment, I called Quantum Health for help. My Care Coordinator took the time to understand my situation. She was so amazing and helpful, even asking if it was okay to pray for my family! That's a level of service and genuine expression of care I didn't expect. I can rest assured knowing that Quantum Health Care Coordinators are willing to go above and beyond to help and care for me and my family."

– Brenda C., Concordia Health Plan Member from Iowa

EVERNORTH[®]

HEALTH SERVICES

Mental health care. When life is challenging, finding emotional support shouldn't be complicated. You have an Employee Assistance Program (EAP) that you can easily use to get the behavioral health care you want. It's called **Evernorth Confide Behavioral Health Navigator**.

Evernorth Confide offers expanded mental health solutions with an enhanced EAP. You have access to eight free counseling sessions per topic, per year. Find a Christian or faith-based counselor using a pre-filtered search. Also, you have a digital platform with multiple online resources to help you find the care you want.

Online: evernorth.com/concordiaplans

Mobile app: Evernorth

Phone: 866-726-5267

To register, use Employer ID: **CONCORDIA**

For the Pastoral Support Network, use Employer ID: **PASTOR**

» Solutions and tools to support your health and wellness needs con'td.

TeladocTM

HEALTH

Telehealth. Teladoc Health is a convenient, virtual way to get the care you need. Get access to:

- General medical care, mental health, dermatology and nutrition counseling.
- Diabetes Management Plus with Teladoc Health for hypertension, weight management and mental health support for members diagnosed with type 2 diabetes.
- Expert medical opinions when you want a second opinion about a diagnosis, condition or procedure.

Register for **Teladoc** so you're ready when you need a convenient, cost-effective way to get quality health care.

Online: [Teladoc.com](https://www.teladoc.com)
Mobile App: [Teladoc Health](#)
Phone: 800-835-236

To register, use code **CONCORDIA**



Healthcare BluebookTM

Healthcare shopping assistant. Find the best options in health care using **Healthcare Bluebook**, where you can compare the cost and quality of medical facilities and procedures. When you opt to receive care from a recommended facility within 12 months of your initial search, you become eligible for cash incentives.

Online: healthcarebluebook.com/cc/ConcordiaPlans

To register, use code **CONCORDIA**

Explore all the health and wellness solutions available to you at
ConcordiaPlans.org/MyWellness.

Download the apps: Quantum Health, Evernorth, Teladoc Health and Healthcare Bluebook.



» How to enroll in your benefits

Currently enrolled students can choose their 2025-2026 CHP benefits during **Open Enrollment July 14-25** using their personal Member Portal at ConcordiaPlans.org/MemberPortal. New students can enroll when first eligible. Log in and follow the prompts to sign up for your benefits. If you need help registering or navigating your Member Portal, visit ConcordiaPlans.org/PortalHelp.

» Your CHP benefits go with you

When you graduate from the seminary and accept a call or take a job with a ministry that offers the CHP, your coverage will go with you. Any amount you've paid toward your deductible in that calendar year will carry over as well, provided there is no break in CHP coverage.

» What's mandatory for Seminary Students

All students in residential programs taking seven credit hours or more are required to have health coverage while attending school. Coverage is also required during vicarage, internship, foreign study, residential S.T.M., as well as by Ph.D. students carrying six or more credit hours, full-time residential students working on a dissertation or preparing for exams, and international students. Students' spouses and dependent children are also eligible for coverage.

Students may opt out of the CHP only if covered under another health plan, as described below:

- A spouse's group health plan (coverage by virtue of employment, including military service).
- A parent's group health plan (coverage by virtue of employment, including military service).
- A former employer's group health plan.
- A current, non-LCMS employer's group health plan.
- A military retiree health plan.
- A Medicare supplemental plan.
- A governmental medical assistance program for low-income persons (e.g., Medicaid).
- A foreign country plan while studying outside the United States.
- A group health plan of an LCMS employer located in the state of Hawaii.
- Healthcare coverage through a Health Insurance Marketplace made available by the Affordable Care Act.



Grandfathered Status Notice

Concordia Plan Services believes the Concordia Health Plan (CHP) Options A, B, C, D, E and HDHP are grandfathered options under a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that these options may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement to provide an internal and external appeal review process. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to Concordia Plan Services at 888-927-7526. You may also contact the U.S. Department of Health and Human Services at [hhs.gov/guidance/document/grandfathered-plans-informational-page](https://www.hhs.gov/guidance/document/grandfathered-plans-informational-page).

The information included in this guide is a brief summary of the Concordia Health Plan for seminary students. It does not include every detail. In the event of a conflict between the information included here and the terms of the plan as stated in the official plan document, the plan document will govern.

Questions?

CALL 888-927-7526 **EMAIL info@ConcordiaPlans.org**
7 a.m.-6 p.m. CT, Monday-Friday

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