Health Insurance: It’s Greek to me!

Chances are, though, you understand Greek and Hebrew better than health insurance! You know it’s important to have health care coverage – even if you “never get sick” – but it can be complicated to understand.

We know you have your studies and maybe even a family to think about, so you don’t want to have to think about health care coverage… you just want to know it’s there when you need it, and when you do, you want it to be simple to use. You’ll get this with the Concordia Health Plan.
Your CHP Benefits: Option CSS

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

- Your CHP coverage is Option CSS.
- Your coverage starts the first day of the month that classes begin.
- You’ll have access to these benefits:
  - Medical, including preventive services, routine exams and well-child care
  - Prescription drug
  - Dental
  - Vision
  - Mental Health and Substance Abuse
  - Employee (Student) Assistance Program*
  - Wellness solution tools*

*Check out the enclosed “Access to Your Wellness Benefits: Your Member Portal!” flyer for details.

2021-2022 rates

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Monthly Rate</th>
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<td>Self Only</td>
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<td>Self &amp; Spouse</td>
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Questions?

For Concordia Seminary, St. Louis: Contact Julie Gary at 314-505-7332 or garyj@csl.edu.

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

Enroll online through your personalized member portal! If you haven’t already registered, just follow these steps.

1. Register for the member portal. It’s really easy and should only take a few minutes.
   • Log in to ConcordiaPlans.org
   • Click on “My Account” at the top, right side of the home page
   • Select “Set Up New Account” and follow the prompts

2. Once you’ve registered, sign into your account using your email address and a password that you choose.

3. You can now access your member portal where you will be able to enroll in your 2021-2022 health benefits during Open Enrollment July 9-30. Until that time, you can:
   • View and manage your benefits in one place
   • View the physical, emotional and/or financial wellness solutions available to you

4. When it’s time for you to enroll (July 9-30), you’ll:
   • Log in to your portal account
   • Open “Quick Links”
   • Click on “Benefits Management” and complete the pending event to enroll

*Please allow three business days after you enroll for your 2021-2022 benefits to appear on your portal.*

Your CHP benefits go with you.

When you graduate 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 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 Plans believes the Concordia Health Plan (CHP) is 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 the CHP 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 Plans at 888-927-7526. You may also contact the U.S. Department of Health and Human Services at HealthCare.gov.

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.