Accessing your Member Portal

Getting to your member portal, where you can access and manage your personal benefits, is easy and intuitive. Click on the “My Account” button located on the ConcordiaPlans.org homepage and you’re on your way!

Registration

Your portal login page is divided into two sections: Set Up New Account and Sign In. You will need to set up a new account before you can access your portal. Click the blue “Register” button.
To create your account, you will need to complete the following steps

- **Email address:** Enter the email address of your choice. This is also the email address where you will receive messaging about your benefits.
- **Password:** You will need to create a password using a minimum of eight characters that includes an upper case and lower case letter, as well as a numeric character. For convenience, you can check the box to show your password so you can see what you are typing.
- **Security Question:** The next step is select a security question and enter your answer. Be sure to choose a question that is easy to remember.
- **Verify Account:** This step is very important because it will allow you access to your benefits information. You will need to enter your last name, the last four digits of your Social Security number and date of birth. This information ensures that you are uniquely matched up with your member data. Click “Submit.”

We understand you may have concerns about data security. Rest assured, Concordia Plans has top-notch data protection to keep your information safe and secure.

You should see a “Success!” message confirming that your account has been created. You are ready to go!

**Sign In**

Now it’s time to access your member portal. Use the email address and password you entered at registration to sign into your account.

To make it easier in the future, click the “Remember me” box to save your email address.

Click the “Sign In” button and you will be directed to your personal dashboard. This is where the fun begins!
Your Member Portal

Once you have signed in, you will be taken to the dashboard of your member benefits portal. You may not see all of benefits that are in this guide on your portal, as your portal is personalized to show only those benefits in which you have enrolled and which are offered by your employer.

One important feature to note is the toolbar. The toolbar contains the icons for some of the most requested content on the member portal. Simply click on an icon to access the information. If you have questions, you can use the “Help” button.

“My Health Plan” contains information on your current health coverage. Click “See Details” to get a better look at the other benefits you currently have.

Next you will see your “Featured Benefits.” Take a look at some of the amazing benefits you have by being a part of Concordia Plans. You can use these links to easily access your benefit information and accounts.

Remember, your member portal isn’t where you go just to enroll – you have 24/7/365 access to your benefit information. You can access claims through your health plan card, retirement account balances and more. Be sure to check back often to get the latest information on new programs and wellness opportunities.
**Actions / Notifications**

Located on the toolbar is an “Action” icon. You might notice a small orange circle with a number in it, at the top right of this button.

If this circle appears, you have an action(s) that requires your attention or important information you need to read. Some examples of alerts include open enrollment reminders, deadlines to register for benefits/special opportunities and other benefit/plan changes that require your attention.

You can also add an action item to your own calendar. Just click “Add to calendar” to download a file attachment that you can upload to your preferred calendar program so you don’t miss your action deadline!

Once you finish your tasks, click “Mark Complete” and the notification will disappear until a new action is required. If you realize you need to take additional action on an item, simply uncheck the action within 24 hours and it will reappear.

**Benefits**

The “Benefits” tab takes you to information about all the benefits you have through CPS.

Take the time to review your Personal Statement of Benefits. By clicking the “View Now” button you will be directed to a summary of your specific benefits including projected retirement and disability benefits. This is a one-stop location to see the value of the benefits you have through CPS and your employer. If you’d like, print this statement out for your own personal records.
Physical Wellness / Financial Planning

One of the best ways to keep your medical costs down is to focus on your wellness. On your Physical Wellness page, check out the various programs and tools available to you to help you improve or maintain your health.

**Physical Wellness**

- **SmartShopper**
  - Earn Cash Rewards for Being a SmartShopper
  - SmartShopper lets you compare high-quality, in-network medical providers for common procedures and choose the best, low-cost option — at NO EXTRA COST to you. You will save money out-of-pocket and earn a cash reward. Simply register, shop, schedule and earn!
  - **REGISTER**

- **98point6**
  - The future is now with 98point6
  - Use 98point6 to “teleport” a doctor via text to wherever you are and whenever you need care.
  - Download the app
  - **REGISTER**

- **98point6**
  - It takes less than 5 minutes.
  - In the time it takes you to brush your teeth, you can register for Included Health — giving you on-demand access to high quality care with the convenience of a personal healthcare assistant. But you can’t access included Health until until you register.

Financial worries are one of the leading causes of stress-related illnesses. On your Financial Wellness page, you can get access to valuable calculators and resources to help you manage your money, create a budget and plan for a peaceful retirement.

**Financial Wellness**

- **Am I on track for retirement?**
  - Check your progress! Use Vision to help you prioritize your retirement goals and determine what is most important to you. If you’re ready for the next step towards retirement readiness, Vision can help!
  - **VISION FINANCIAL TOOL**
  - **FAQS AND GUIDE**

- **Meet the Education Team**
  - Managing your finances can be overwhelming — but you’re not alone. Our dedicated team of educators can help you better understand your benefits, plan for retirement and achieve your financial goals.
  - **CONTACT US**

- **Ditch Student Debt**
  - From resources to refinance opportunities, Fidelity’s Student Debt Solutions Tool has everything you need to create a plan, pay off your loans, and win financial flexibility!

**Resources**

Your personal portal offers you a wealth of important information. To find some of the most helpful items, click on the “Resources” tab in your toolbar.

**Help**

The help button will take you directly to a web page where you can access helpful guidance on navigating the portal.

**Questions?**

Contact Concordia Plans at 888-927-7526 or info@ConcordiaPlans.org.