Where do I go to elect my benefits?
Visit ConcordiaPlans.org, and use the “My Account” button to log into your benefit portal. To access the Benefits Management tool, simply click on one of the following:

• “Manage My Benefits” found on the “Benefits” or “Resources” tabs.
• “Benefits Management” on “Quick Links.”

You will be directed to your benefits management page. Click the gray bar that says “you have pending events to complete.” to begin.
What if I don’t have time to complete the whole process, can I finish later?
If you need to log out, the system will save your selections. When you return, you’ll start back at the beginning and can quickly accept the elections you have already completed. Remember, your enrollment is not complete until you click “Accept” at the end and receive a confirmation page.

Can I use my phone or tablet?
While the process works on a phone, for the best experience use a larger screen, such as a desktop, laptop or tablet.

What does the process entail?
Step 1: Review Personal and Dependent Information
Go to your “Me” page to make sure all your personal information is correct and contact Concordia Plans if you find something inaccurate.

Please carefully read the pop-up box that explains the member and employer cost responsibilities. Click the “Continue” button when you have finished.
Step 2: Add Dependent Information

On the “My Family” page, you will want to add your dependents. Please list your spouse and children as a dependent, even if they will not be covered by the Health Plan because they are eligible for other benefits.

Step 3: Select Your Benefits

The “Benefits Management” tool will walk you through the enrollment process. Your employer may not offer all of the benefits mentioned in this guide, so please contact them directly if you have questions about what benefits you are eligible for. For benefits that require you to make elections, you will see a “Change” button.
**Concordia Health Plan:** On this screen you will see your current medical coverage and enrolled, covered dependents. From here you can update your enrolled dependents, compare plan options (if your employer offers more than one) and select your medical plan option. Check the corresponding boxes and click “Compare Plans” to open a pop-up showing you a detailed comparison of option features. *Hint: you may need to enable pop-ups on your computer.*

Once you’ve determined the dependents you will cover and the plan option you want, click the “Select” button within the box of the appropriate plan, then scroll down and click “I’m Done With My Selections.”

After selecting a plan option, you will see a screen that confirms your plan and covered dependents. If you are satisfied with this selection click “Save My Election” to proceed to other benefits.

Please contact your employer with questions about your monthly shared cost.
If your medical plan options requires you to select a Primary Care Physician (PCP), you have the option of entering that information on the following screen. Follow the on-screen instructions to locate and enter your PCP ID number, then click “I’m Ready to Proceed.”

Note: If your medical plan option does not require this information, you will not see this screen.

**Dental and Vision:** Dental and vision plans are included with some plan options, while other plan options are unbundled, meaning you can choose if you want dental and/or vision coverage or not. If dental and vision are not part of your selected medical plan option, you will choose if you want coverage and select covered dependents. The steps to select dependents and coverage options are the same as listed above in the medical plan. Contact your employer if you have questions about the availability of dental and vision plans.

**HealthEquity PSA Election:** You will only see Health Equity PSA options if your employer offers them. You must submit enrollment details for **all** PSAs you wish to contribute to for 2023.
Concordia Retirement Plan (pension benefit): No action is required. However, you can click on the screen to learn more about your CRP pension benefit that is paid for by your employer.

Concordia Retirement Savings Plan 403(b): If your employer offers the CRSP, you will be able to save for retirement through payroll deductions. You will have the ability to save pre-tax, after-tax Roth or a combination of both. You can save a “Flat Dollar Amount per paycheck” or a “Percentage of your earnings per paycheck.” The online form will open in a new browser window or tab. When you have finished selecting your savings amount, close the online form only, and return to the enrollment process.

Concordia Disability and Survivor Plan: No action is required. However, this screen provides you with information on your CDSP income replacement benefits, in the event you are unable to work due to an injury, illness, or pregnancy (during an approved disability). This benefit is paid for by your employer.

Basic Life Insurance: No action is required. This screen lets you know that you are enrolled in the CDSP – Basic Life insurance benefits. Your enrolled spouse and child(ren) will also have a Basic Life benefit. These benefits are through Securian Financial are paid for by your employer.
**Supplemental Life Insurance:** You have the opportunity to enroll in supplemental life insurance through Securian. If you choose to purchase coverage, you also can elect coverage for your spouse and/or children. You will be asked if you use tobacco products. Higher amounts may require you to provide Evidence of Insurability (information about your or your spouse’s health). If you choose an amount that requires EOI, you will receive further instructions from Securian.

**Accidental Injury and Critical Illness Insurance:** If your employer offers Accidental Injury Insurance and/or Critical Illness Insurance, you can elect to purchase this voluntary coverage as a safety net for your family. You will need to select the dependents you wish to cover (if applicable), plan level and tier of coverage.
**Accidental Death & Dismemberment Insurance:** AD&D coverage provides you with additional income if you are the victim of a life-changing accident. You can choose coverage for just yourself or for your entire family. You will then be able to specify the amount of coverage you want for yourself and for your beneficiaries.

**Step 4:**
Verification

If you need to provide medical documentation based on your Supplemental Life Insurance selections, you will be informed at this step. If your selections require Evidence of Insurability, you may click the Securian EOI link to initiate that process or wait for additional
instructions from Securian.

**Step 5: Review Elections**

The “Review Elections” page is a comprehensive list of all your elections.

It is important to note that any employer or member cost(s) listed on this page do not include any shared cost for your health coverage. Member and employer cost responsibilities vary by LCMS ministry, so please check with your employer if you have any questions on any cost responsibility that will impact your paycheck deductions.

You can click “Edit” if you want to review or change any elections before submitting. If everything looks correct, click “Save Elections.” This will prompt you to click “Accept” to confirm. This is your final step!

**Step 6: Confirmation**
The final screen will be a confirmation statement of all your benefit selections. This indicates that your elections have been submitted and the process is complete in the system. You can print your confirmation statement if you wish to have a copy for your personal records, or you may return to your “Benefits Management” page after enrolling and reprint a copy by clicking on “Benefit History.”

What if I need to change my benefits later?
If there are any life-changing events or other important changes to your benefits after your first-time enrollment, you will be able to access “Benefits Management” through “Quick Links” on your dashboard.

If you would like to change your Concordia Retirement Savings Plan 403(b) contributions, go to “Quick Links” and select “403(b) Sign Up”.

There is also a section on the left where you can change or add beneficiaries as needed.