Your Concordia Plans
Benefits that take care of you – and your family.
IN IT FOR LIFE.

Concordia Plans is invested in your long-term health and wellness by offering comprehensive health plans that care for you throughout your life. Focused on improved wellness (which leads to reduced claims), we’re committed to problem-solving with you, not just claims processing for you.

Your employer has partnered with Concordia Plans to bring you quality, affordable health care – and access to many wellness programs included as part of your health plan at no extra cost to you – to lessen your physical, emotional and financial burden so you can be well to serve well.

Your well-being starts with the Concordia Health Plan:

- Control the occurrence of common health conditions, such as heart disease, diabetes and obesity.
- Avoid unnecessary procedures and hospitalizations.
- Stop taking prescriptions that you no longer need.
- Lower your out-of-pocket costs.
- Earn rewards for making healthy choices.

FINANCIAL WELLNESS IS A BIG PART OF YOUR OVERALL WELL-BEING.

When your finances are in order you have less stress and are better able to carry out the service of your ministry. The financial benefits offered by Concordia Plans can help you – no matter where you are on the path to financial wellness. You’re eligible for financial wellness benefits – a pension with the Concordia Retirement Plan, retirement savings with the Concordia Retirement Savings Plan 403(b), along with disability coverage and basic life coverage with the Concordia Disability & Survivor Plan.

By enrolling in the CHP and other CPS benefits, you’re giving yourself – and your family – quality benefits and solutions that you won’t find anywhere else. Learn how CPS cares for you – and your family – by visiting ConcordiaPlans.org/CaringforYou.
Choosing your benefits

We’ve made it quick and easy for you to choose your benefits through the member portal. Not yet registered? Go to ConcordiaPlans.org, click on “My Account” and follow the steps to set up your account. Questions? Call 888-927-7526.

Your personal member portal lets you:

• Check out available plan options and choose your benefits.
• Designate or update your beneficiaries.
• Contribute more or enroll in your CRSP 403(b), if eligible.

Begin the selection of your 2023 benefits by:

1. Exploring the benefits available to you by visiting ConcordiaPlans.org/OpenEnrollment.
2. Choosing your benefits using your member portal at ConcordiaPlans.org/myaccount.

To-do’s before you choose your benefits

1. Review this guide and other enrollment resources at ConcordiaPlans.org/OpenEnrollment so you know about the benefits that are available.
2. Using in-network medical providers gives you the highest level of benefit coverage and means you pay less for services, so make sure your doctors and other medical providers are in your medical plan option’s network. To check, reach out to your plan provider whose contact information is on page 19 of this guide.
3. Determine the dependents you’ll be covering and have their birth dates, as well as their Social Security numbers, available.
4. Review your projected annual retirement income in your Personal Statement of Benefits as you consider what savings you may need in your CRSP 403(b) to create your retirement paycheck.
5. Questions? Call Concordia Plans at 888-927-7526.

Dependents vs. beneficiaries

It’s important to understand the difference between your dependents and your beneficiaries.

• Dependents are your spouse and/or your children who are enrolled in your benefits.
• Beneficiaries are people or entities you designate to receive an amount or the balance of your Basic Life insurance, CRSP 403(b) and/or any additional life insurance accounts upon your death. Your beneficiary(ies) can be your spouse, children, relative, church, etc. They do not have to be enrolled in your benefits to be designated as your beneficiaries.

It’s important to designate your beneficiaries so you choose who you want to benefit from your CRSP 403(b) and life insurance. As a bonus for making your designations, you can earn cash rewards through Vitality. Simply register at PowerofVitality.com and then upload a photo or scanned copy of your Portal Beneficiaries screen, Fidelity Beneficiaries screen and/or Beneficiary Allocations page.

Tip to uploading proof of your beneficiary designation to Vitality: You get 100 Vitality Points per proof of designation (maximum 200 points). However, to receive the 200 points, you can only submit one proof of designation per day.
What to know about your medical benefits

Take a moment to explore details of the CHP medical benefits available to you. You can learn more about the CHP options your employer is offering by reviewing the Summaries of Benefits and Coverage at ConcordiaPlans.org/OpenEnrollment.

**IN-NETWORK VS. OUT-OF-NETWORK**

Did you know if you see a doctor who is in your plan option’s network you'll pay less? It’s true. People don’t often realize this until they’re shelling out extra dollars for the same care they could’ve received from a provider who is in their network.

The reason in-network care costs less than out-of-network care is because in-network health care providers have contracted with your insurance provider (Blue Cross Blue Shield, Cigna, Kaiser Permanente or UMR) to offer discounted rates. There are also lower deductibles and coinsurance requirements when you use in-network health care providers.

If you use an out-of-network provider, you’ll have to pay higher out-of-pocket costs – plus you’ll have to pay any charges above the amount allowed by the insurance provider.

You’ll receive a Summary of Benefits and Coverage (SBC) for each plan option your employer is offering. Each SBC will provide the “Network Provider” and “Out-of-Network Provider” benefits and costs that you’ll want to know, especially before you choose or visit health care providers.

You also can visit the insurance provider’s website and click on the “Find a Doctor/Provider” feature. Access your provider’s website via your member portal at ConcordiaPlans.org/myaccount.
Unbundled dental and vision benefits

Dental and vision benefits are separate from your medical benefits. If dental and vision benefits are offered to you, please check with your employer for any cost responsibility that may impact your paycheck deductions. Refer to your plan option’s dental and vision At-a-Glances for benefit details.

UNDERSTANDING DENTAL & VISION BENEFITS AND COSTS

When selecting a dentist and/or eye care provider, make sure you’re choosing one who is in the large Total Cigna DPPO dental network or VSP vision network. Choosing an in-network provider ensures you’ll receive the highest level of benefit coverage and pay less for your services.

If you use a dental provider that is out-of-network, there are two ways that your costs can be determined: Reasonable and Customary or Maximum Allowable Charge. Review your plan option At-A-Glance to be certain how your plan treats out-of-network claims.

If you’re not sure your current dentist or vision provider is in-network or you need to find a new one, access each vendor’s site through your member portal at ConcordiaPlans.org/myaccount. You also can call Cigna Dental at 800-244-6224 or VSP at 800-877-7195.

Make your hearing a priority

Being able to hear is an important part of wellness, and we want you to be well so you can serve well. Ask your doctor if he or she provides a hearing screening as a part of your annual preventive physical exam. If you have any hearing issues, you can use your TruHearing benefits, which offer you:

- A complete hearing exam through a TruHearing provider for $45.
- Discounts and access to many convenient retail locations and a wide selection of device options.
- Top-rated digital hearing aids at significantly discounted prices.
- Personalized support from quality hearing care professionals.

There’s no reason hearing difficulties or loss should keep you from living your best life. Check out your hearing benefits with TruHearing at truhearing.com/concordia or by calling 855-213-3263.
Prescription drug coverage

The medical plan option(s) your employer is offering you includes prescription drug coverage. The provider of your medical benefits determines the provider that administers your pharmacy benefit.

<table>
<thead>
<tr>
<th>Medical benefit provider</th>
<th>Prescription drug benefit provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Cross Blue Shield</td>
<td>Express Scripts</td>
</tr>
<tr>
<td>Cigna</td>
<td>Cigna Prescription Drug</td>
</tr>
<tr>
<td>UMR</td>
<td>EmpiRx</td>
</tr>
<tr>
<td>Kaiser Permanente</td>
<td>Kaiser Permanente</td>
</tr>
</tbody>
</table>

For prescription drug benefit details, see the Summary of Benefits and Coverage for each plan option your employer is offering.

Your pharmacy benefit program is designed so you get the right prescription, at the right time, from the right location, at the lowest cost available. Programs include:

- **Generic Preventive Rx:** Your prescription drug benefits may cover 100% of your cost for preventive drugs, such as medications for high blood pressure and cholesterol, to help you stay on track.
- **Patient Assurance Program:** Depending on the option elected, you may be able to get preferred brand insulin at the following cost (deductible does not apply): 30-day supply at $25, 60-day supply at $50 and 90-day supply at $75.
- **Brand Diabetes Bypass:** Your prescription drug benefits may let you skip the initial deductible for diabetic drugs and only pay the coinsurance and copay for diabetic drugs.
- **Specialty Medication Financial Assistance:** With specialty medications come high costs. However, the drug manufacturer may be able to help you find financial assistance to cover the costs of your medications. (NOTE: The financial assistance/coupons may not count toward your annual deductible or out-of-pocket maximum.)
- **Generic Rx Utilization:** If you fill a brand-name drug when a generic equivalent is available, your prescription drug cost is the price difference between the brand drug and generic drug in addition to the applicable copay or coinsurance amount.
- **Maintenance Through Mail:** Move your maintenance medications to mail-order and you’ll save money, time and gas.

Traditional copay vs. Health Savings Account (HSA) compatible plan options

If your employer offers you the choice between a traditional copay plan option or an HSA compatible plan option, here are some things to consider before choosing your health care coverage.

<table>
<thead>
<tr>
<th>Traditional copay plan pros</th>
<th>HSA compatible plan pros</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower deductible.</td>
<td>Lower premiums.</td>
</tr>
<tr>
<td>Ability to contribute to a tax-savings Flexible Spending Account (FSA).</td>
<td>Can pair with a tax-advantaged HSA.</td>
</tr>
<tr>
<td>Copays and prescriptions are not subject to the deductible.</td>
<td>Invest your savings. HSA funds never expire.</td>
</tr>
</tbody>
</table>

**Traditional copay plan option** – If you’re more comfortable paying a lower amount each time you need care while having a little more deducted from your paycheck for the medical plan premiums, the traditional copay plan option might be the right choice for you.

**HSA compatible plan option** – If you would prefer to have a lower amount deducted from your paycheck for medical plan premiums and you know that you would be able to cover the cost of your care toward the higher deductible, the HSA compatible plan option paired with a tax-saving HSA might be the right option for you.

When offered a choice it’s important to consider the monthly cost of coverage, your expected claims expenses and any Health Reimbursement Account (HRA), FSA or HSA contributions your employer may make. Understanding your total annual cost will help you make a choice that is best for you and your family.
Understanding embedded & non-embedded in Health Savings Account (HSA) compatible plan options

We’re breaking down the ins and outs of embedded and non-embedded deductibles and out-of-pocket maximums to give you a clearer understanding of how they work with the CHP HSA compatible plan options.

Plan options with **non-embedded deductibles and out-of-pocket maximums** work a lot differently than embedded plan options. If you’re choosing Healthy Me HSA A, Healthy Me HSA B or Whole Health 2000, **pay close attention to page 8** of this guide. You can also call the Concordia Plans Health & Welfare Team at 888-927-7526, ext. 6002 or email info@ConcordiaPlans.org.

### Embedded deductibles

- **$3,000 individual deductible**

  **Example:** Once one individual meets the $3,000 deductible, the CHP starts paying 80%* of the individual’s medical costs. The individual pays 20%.

- **$6,000 family deductible**

  **Example:** Once a combination of family members meet the $6,000 deductible, the CHP starts paying 80%* of a family’s medical costs, even if some family members have not met their individual deductible. The family pays 20%.

### Embedded out-of-pocket maximums

- **$6,000 individual out-of-pocket maximum**

  **Example:** Once one individual meets the $6,000 out-of-pocket maximum, the CHP starts paying 100% of the individual’s medical costs.

- **$12,000 family out-of-pocket maximum**

  **Example:** Once a combination of family members meet the $12,000 out-of-pocket maximum, the CHP starts paying 100% of a family’s medical costs, even if some family members have not met their individual out-of-pocket maximum.

Embedded deductibles and embedded out-of-pocket maximums apply to:

- Option HDHP
- Healthy Me HSA C
- Healthy Me HSA D
- Healthy Me HSA E

*Plan pays 100% after an individual or family in Option HDHP meets the individual or family deductible.*
Non-embedded deductibles

Example: Self-only deductible: Only applies to “Self only” coverage. Once met, the CHP starts paying 80% of the individual’s medical costs. The individual pays 20%.

$3,000 family deductible

$1,500 self-only deductible

$3,000 family deductible

$1,500 self-only deductible

Example: Family deductible: Must collectively meet the family deductible before the CHP starts paying 80% of the family’s medical costs. The family pays 20%. However, one family member could meet the total family deductible if his or her individual medical expenses reach $3,000.

Non-embedded out-of-pocket maximums

Example: Self-only out-of-pocket maximum: Only applies to “Self only” coverage. Once met, the CHP starts paying 100% of the individual’s medical costs after reaching $3,000.

$6,000 family out-of-pocket maximum

$3,000 self-only out-of-pocket maximum

$6,000 family out-of-pocket maximum

$3,000 self-only out-of-pocket maximum

Example: Family out-of-pocket maximum: Must collectively meet the family out-of-pocket before the CHP starts paying 100% of the family’s medical costs. However, one family member could meet the total family out-of-pocket maximum if his or her individual medical expenses reach $6,000.

Non-embedded deductibles and non-embedded out-of-pocket maximums apply to:

• Healthy Me HSA A
• Healthy Me HSA B
• Whole Health 2000
A personal spending account (PSA) paired with your Concordia Health Plan option makes it possible for you to use tax-free dollars to pay for eligible medical, prescription, dental, vision and dependent care expenses. There are three types of PSAs – Health Savings Account (HSA), Health Reimbursement Arrangement (HRA) and Flexible Spending Account (FSA) (medical and dependent care).

<table>
<thead>
<tr>
<th><strong>Health Savings Account (HSA)</strong></th>
<th><strong>Health Reimbursement Arrangement (HRA)</strong></th>
<th><strong>Flexible Spending Account (FSA)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is it?</strong></td>
<td>An HSA is a tax-advantaged account used to pay qualified medical, prescription drug, dental or vision expenses for the account holder and dependents. Available to CHP primary members enrolled in a high deductible health care option.</td>
<td>An HRA is a tax-advantaged account established and funded entirely by the employer for its workers’ and their dependents’ qualified health plan expenses.</td>
</tr>
<tr>
<td><strong>What is eligible?</strong></td>
<td>Medical expenses according to IRS Publication 502. Visit <a href="http://irs.gov">irs.gov</a> for a list of eligible and ineligible expenses.</td>
<td>Medical, dental and vision eligible expenses (copays, deductibles, coinsurance) as directed by the employer.</td>
</tr>
<tr>
<td><strong>Who owns the account?</strong></td>
<td>Worker (Primary Member).</td>
<td>Employer.</td>
</tr>
<tr>
<td><strong>CHP option compatibility/requirement?</strong></td>
<td>Option HDHP, Healthy Me HSA A, Healthy Me HSA B, Healthy Me HSA C, Healthy Me HSA D, Healthy Me HSA E and Whole Health 2000.</td>
<td>Can be used with any health plan option.</td>
</tr>
<tr>
<td><strong>Who contributes?</strong></td>
<td>Generally, the worker. This account is typically funded by the worker, although the employer can contribute as well.</td>
<td>Employer only.</td>
</tr>
<tr>
<td><strong>Balance rolls over?</strong></td>
<td>Yes. The balance does roll over from year to year.</td>
<td>Employer decision. Money in the account at the end of the year can be rolled over if the employer designates.</td>
</tr>
<tr>
<td><strong>Portable?</strong></td>
<td>Yes. The account is fully portable.</td>
<td>Employer decision. The employer can allow terminated workers to spend remaining funds in the account.</td>
</tr>
<tr>
<td><strong>Investment opportunities?</strong></td>
<td>Yes. Workers also may invest a portion of their account dollars when the balance reaches a designated threshold. Several investment options are available. Investment capabilities vary by HSA provider.</td>
<td>No.</td>
</tr>
</tbody>
</table>

**MEDICARE & AN HSA**

If you’re approaching age 65 (or are already age 65) and you’re currently in an HSA compatible plan option and contributing to an HSA, be aware that enrolling in Medicare ends your eligibility to contribute to an HSA. Contact your employer if this applies to you.

**Questions?** Contact our Health and Welfare Team at 888-927-7526, ext. 6002 or email [info@ConcordiaPlans.org](mailto:info@ConcordiaPlans.org).
The magic of a Health Savings Account (HSA)

A Health Savings Account (HSA) is a tax-advantaged account that allows you to use pre-tax dollars to pay for eligible expenses. Unlike Flexible Spending Accounts (FSAs), you never lose your HSA dollars. Money in your account rolls over year after year – if you don’t spend it. Plus, you automatically earn tax-free interest on your money. When health care expenses come up, you can pay from your HSA.

Your HSA complements your CRSP 403(b). After you’re 65, you can distribute HSA dollars for any expense – you’ll just need to pay ordinary income taxes. Better yet, if you use that money for qualified medical expenses, you never pay taxes at all. It’s not just an HSA – it can be part of your retirement nest egg.

With an HSA, you can save for future qualified health care expenses on a pre-tax basis. You can invest your contributions, and if you spend your HSA dollars on eligible, qualified medical expenses, the withdrawals are tax free.

Total combined employer and employee contributions to an employee’s HSA can’t exceed the annual limit set by the IRS, which is $3,850 for an individual or $7,750 for a family in 2023.

If you plan to participate in a HealthEquity HSA in 2023 but don’t plan to contribute yourself – only your employer will be contributing – elect to participate when you’re choosing your benefits but indicate you will be contributing $0.

For more information about PSAs, visit ConcordiaPlan.org/PSA.
Vitality: Vitality is an interactive and personalized wellness program that makes it easy for you to live your healthiest life. Whether you’re looking to lose weight, become more active, improve your diet or simply maintain a healthy lifestyle, Vitality is right for you!

Telehealth: Access health care, prescriptions and counseling via computer, smartphone or tablet. This is a good solution to get a diagnosis and treatment plan for common illnesses, such as flu, stress/anxiety, skin conditions and allergies from board certified doctors. Visit ConcordiaPlans.org/members/health/telehealth-options.

Mental Health: When experiencing stress, burn-out and other life challenges, we have mental health solutions to help 24/7/365. A dedicated staff of personal advocates can get you the information you need, guiding you toward the right solution, including solutions available through LCMS resources. Visit ConcordiaPlans.org/MentalHealth to learn more.

Sword Virtual Physical Therapy: Working virtually with a physical therapist, you’ll find solutions for back, joint and muscle pain, as well as help recovering from surgery. Sword is effective and available at no extra cost to you.

Wondr Health: Wondr Health has a common-sense, skill-building approach to lasting weight loss and management, and it doesn’t include depriving yourself of food, counting calories or avoiding foods you love.

Included Health: Included Health is like having a personal health care assistant! They’re ready to help you find the best personalized wellness solution, locate the best doctors and get second opinions from world-leading medical experts.

98point6: With 98point6 there are no appointments, no travel and no waiting room. Get 24/7 text-based quality, personalized care from board-certified physicians for questions, diagnoses, treatment, prescriptions, mental health support, referrals and more.

Beyond what you would expect

PHYSICAL & EMOTIONAL WELLNESS SOLUTIONS

From offering preventive care, doctor referrals and chronic disease management programs to encouraging and rewarding healthy lifestyle choices, Concordia Plans is committed to supporting good physical and emotional health for you — and your family. You also can check out these no-extra-cost solutions on the Physical Wellness tab in your member portal – ConcordiaPlans.org/myaccount. Need help finding which solution is right for you? Visit ConcordiaPlans.org/HealthConnector. Learn more about these solutions at ConcordiaPlans.org/CaringForYou.
Omada: Omada is for those at risk of diabetes and cardiovascular disease. You’ll learn how to lose weight and create a sustainable lifestyle by making small changes around eating, activity, sleep and stress.

Virta: Tired of just managing your diabetes? Virta is a treatment to reverse type 2 diabetes — patients reduce their blood sugar and A1c, while potentially eliminating diabetes medications.

Livongo: For those with diabetes Livongo is a whole new approach to management that makes living with diabetes easier. With Livongo you’ll receive coaching, an advanced blood glucose meter and unlimited testing strips to better control your blood sugar levels.

SmartShopper: SmartShopper lets you compare high-quality, in-network medical providers for common procedures and choose the best, low-cost option. You will save money and earn a cash reward. Simply register, shop, schedule and earn! ONLY available with BCBS plan options.

Maternity Care: This program provides prenatal support and in-depth educational tools to encourage healthier pregnancies and healthier babies.
FINANCIAL WELLNESS SOLUTIONS

The foundation for good financial health is having a budget, preparing for the unexpected, managing and eliminating debt and saving for the future. If you want to improve your financial well-being, Concordia Plans can help! To learn more about our tools and resources, log in to the member portal at ConcordiaPlans.org/myaccount and click on the Financial wellness tab, or use our Financial Navigator tool. (Ask your employer about the solutions you can sign up for during Open Enrollment.) Learn more about these solutions at ConcordiaPlans.org/CaringforYou.

Concordia Retirement Plan Pension: The CRP pension benefits from your employer may provide you with a monthly income benefit in retirement for life! The benefit amount is based on your salary, length of service and CRP option (determined by your employer). You can have benefits in the Traditional Option or the Account Option (account which annually earns compensation and interest credits).

Concordia Retirement Savings Plan 403(b): The CRSP is a 403(b) retirement savings plan that provides you the opportunity to be proactive with your personal financial preparation for retirement. When you combine saving in the CRSP with your employer-provided pension benefits, you’ll be one step closer to retirement readiness. You can also use the CRSP to consolidate retirement savings from other employers, so your savings is all in one place. Prepare for your future by saving today!

Concordia Disability & Survivor Plan: If you become unable to work because of sickness, or injury or due to pregnancy, you may be eligible for disability benefits.

Basic Life Insurance: Your basic life benefit is paid by your employer and worth at least two times your annual compensation.

Supplemental Life Insurance: If you have a need for additional life insurance, you can purchase supplemental life insurance at discounted rates through Securian.

Accidental Death and Dismemberment Insurance: Accidental Death and Dismemberment coverage pays a benefit if you or a covered family member dies or is seriously injured as the result of an accident. You can purchase this through Securian.

Critical Illness Insurance: Critical Illness Insurance, which you can purchase through Cigna (if employed by an enrolled ministry), helps you prepare financially for an unexpected health event. It pays a lump-sum benefit directly to you when you or a family member are diagnosed with a covered condition.

Accidental Injury Insurance: Group Accidental Injury Insurance, which you can purchase through Cigna (if employed by an enrolled ministry), can help cover unplanned costs due to an accident so your personal finances don’t take a big hit.

Identity Guard: Identity Guard provides top-of-the-line protection against identity theft. They do much more than free monitoring services, including checking the dark web, providing near-real time alerts, and providing Identity Recovery Assistance. Available at discounted rates.

Legal, Financial and Grief Support: Legal, financial and grief support is available with LifeWorks Services through our partnership with Securian.

Financial Educators: From student debt to retirement planning, CPS Financial Educators can help you on your journey to financial wellness. Email MoneyMatters@ConcordiaPlans.org today.
CRSP 403(b) retirement savings plan

Have you saved enough for your retirement? Take this opportunity to sign up* to save in the CRSP 403(b) with the easy online enrollment form available through the member portal. Your future self will thank you!

Not saving in the CRSP?
There’s no time like the present to start! Visit ConcordiaPlans.org/CRSP for some helpful information, videos and more.

Already saving?
Now would be an excellent time to increase the amount you save. Take a few minutes to learn more about the importance of savings, then log in to the member portal to update your savings rate.

Did you leave retirement savings at a former employer?
You’re able to roll eligible funds into the CRSP 403(b) so you can take advantage of all the plan’s benefits. Learn more.

QUESTIONS?
Call our Financial Wellness educators at 888-927-7526, ext. 6865 or email MoneyMatters@ConcordiaPlans.org. They would love to help!

*If eligible
SUPPLEMENTAL LIFE INSURANCE

While the Concordia Disability & Survivor Plan offers workers a Basic Life insurance benefit, it may not be enough to meet your – and your family’s – needs. (See your Basic Life benefit amount through the member portal.)

To fill the gap between the benefits you have and what you may need, supplemental life insurance is available at low-cost group rates for you and your family. You can purchase coverage from $50,000 to $500,000.


The rates are based on your age as of the beginning of the next calendar year. If you have attained the next age band, your rates will increase next year.

<table>
<thead>
<tr>
<th>Age</th>
<th>Worker non-nicotine</th>
<th>Worker nicotine user</th>
<th>Spouse non-nicotine</th>
<th>Spouse nicotine user</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>$0.035</td>
<td>$0.061</td>
<td>$0.045</td>
<td>$0.079</td>
</tr>
<tr>
<td>25-29</td>
<td>$0.042</td>
<td>$0.074</td>
<td>$0.054</td>
<td>$0.095</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.056</td>
<td>$0.098</td>
<td>$0.072</td>
<td>$0.126</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.063</td>
<td>$0.110</td>
<td>$0.081</td>
<td>$0.142</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.070</td>
<td>$0.123</td>
<td>$0.090</td>
<td>$0.158</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.105</td>
<td>$0.184</td>
<td>$0.135</td>
<td>$0.236</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.161</td>
<td>$0.282</td>
<td>$0.207</td>
<td>$0.362</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.301</td>
<td>$0.527</td>
<td>$0.387</td>
<td>$0.677</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.462</td>
<td>$0.809</td>
<td>$0.594</td>
<td>$1.040</td>
</tr>
<tr>
<td>65-69</td>
<td>$0.889</td>
<td>$1.556</td>
<td>$1.143</td>
<td>$2.000</td>
</tr>
<tr>
<td>70 &amp; Over</td>
<td>$1.442</td>
<td>$2.524</td>
<td>$1.854</td>
<td>$3.245</td>
</tr>
</tbody>
</table>

Rates listed are per month, per $1,000 of coverage.

Coverage for your dependent children is available for a very low monthly cost:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
<td>$0.50</td>
</tr>
<tr>
<td>$10,000</td>
<td>$1.00</td>
</tr>
</tbody>
</table>

Monthly premiums will be payroll deducted.
ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Accidental Death & Dismemberment Insurance coverage pays you if you or a covered family member dies or is seriously injured as the result of an accident. You can elect a coverage amount between $25,000 and $300,000 for just yourself or for you and your family. There’s no evidence of insurability process with AD&D coverage.

When Family Coverage is elected:

- If there are no dependent children, spouse’s coverage is 50% of the amount of coverage selected by the worker.
- If there are dependent children, the spouse’s coverage is 40% of the amount of coverage selected by worker and each child has coverage equal to 10% of the worker’s amount.
- If only dependent children are covered, each child has coverage equal to 15% of the worker’s amount.

<table>
<thead>
<tr>
<th>Amount of Coverage</th>
<th>Individual Coverage</th>
<th>Family Coverage</th>
</tr>
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<tbody>
<tr>
<td>$25,000</td>
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<td>$50,000</td>
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<tr>
<td>$300,000</td>
<td>$7.80</td>
<td>$11.40</td>
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</table>

Monthly premiums will be payroll deducted.
Cast a safety net over you and your family: Critical Illness & Accidental Injury Insurance

You can’t predict what may happen in the future to you and those you love, but you can be proactive and prepare for the unknown by having Critical Illness Insurance and Accidental Injury Insurance. These solutions create a “safety net” for you and your family by extending coverage past what you have available with your health plan coverage.

Check to see if your employer offers Critical Illness Insurance and Accidental Injury Insurance during Open Enrollment. If so, you can view a detailed summary and rate information for each insurance plan when choosing your benefits.

**CRITICAL ILLNESS INSURANCE**

Financial worry can cause additional stress when you’re facing a critical illness diagnosis and ongoing treatment. Critical Illness Insurance pays a lump sum benefit directly to you when you or a family member are diagnosed with a covered condition. You can use the payment for things like transportation, childcare and other costs that arise during a critical medical situation.

**ACCIDENTAL INJURY INSURANCE**

When you unexpectedly get hurt, out-of-pocket expenses may impact your finances. Accidental Injury pays a benefit directly to you for accidents (on or off the job) that require medical treatment, such as fractures, dislocations, hospitalizations or burns.

### HOW DO VOLUNTARY BENEFITS PROTECT ME AND MY FAMILY?

<table>
<thead>
<tr>
<th>Expenses</th>
<th>The Plans Cover</th>
<th>Personal Costs</th>
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</thead>
<tbody>
<tr>
<td>Loss of income while unable to work</td>
<td>$4,000</td>
<td>$2,800*</td>
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<tr>
<td>Monthly bills &amp; other expenses</td>
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<td>$0</td>
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<tr>
<td>Medical out-of-pocket costs</td>
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<td>$21,500</td>
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*Notes: Disability payment is an estimation based on 70% of monthly income and does not factor in taxes, benefit withholdings or the 14-day elimination period.

This is where Accidental Injury and Critical Illness plans can help!
Things you need to know

Summary of Benefits and Coverage
In accordance with the Affordable Care Act, you’ll receive an SBC(s) specific to the CHP option(s) offered to you by your employer. SBCs are also available at ConcordiaPlans.org.

CHIPRA
In accordance with the Children’s Health Insurance Program Reauthorization Act of 2009, employers are required to provide notification each year to employees who reside in a state that provides a premium assistance subsidy to low-income children and their families to help pay for employer-sponsored health coverage. A copy of the notice can be found here.

HIPAA
The Health Insurance Portability and Accountability Act of 1996 requires that every three years you are informed of the availability of the HIPAA Notice of Privacy Practices. A copy of the HIPAA Notice of Privacy Practices for Concordia Plans can be found at ConcordiaPlans.org/legal-notices/hipaa-privacy-notice. You may also request that a copy be mailed to you by calling 888-927-7526.

Women’s Health and Cancer Rights Act
The CHP provides coverage for mastectomy-related services, including reconstruction of the breast on which a mastectomy is performed; surgery and reconstruction of the other breast for symmetrical appearance; and prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas. (Annual notification is required by the Women’s Health and Cancer Rights Act of 1998.)

Terms of Special Enrollment
You and/or your eligible dependents may be able to enroll in the CHP at a later date under the special enrollment provisions if you decline CHP coverage due to coverage in another health plan. If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in the CHP if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents’ other coverage). However, you must request enrollment as soon as possible but no later than 60 days after your or your dependents’ other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment in writing within 60 days after the marriage, birth, adoption, or placement for adoption. Failure to enroll within the 60-day period may result in enrollment being delayed until the next open enrollment period. To request special enrollment or obtain more information, contact Concordia Plans Customer Care Team at 888-927-7526.

Grandfathered Health Plan Notice
Concordia Plan Services believes the Concordia Health Plan (CHP) Options A, B, C, D, E, HDHP, HMO, HMO-C, and HMO-C2 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 healthreform.gov.
CONCORDIA PLANS IS HERE FOR YOU!

Because choosing your benefits is important to you – and your family – a specialist is ready to answer your questions from 7 a.m.-5 p.m. CT Monday-Friday. Call 888-927-7526 or email us anytime at info@ConcordiaPlans.org.

<table>
<thead>
<tr>
<th>Contact information</th>
<th>Phone number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Concordia Plans</td>
<td>314-965-7580</td>
<td>ConcordiaPlans.org</td>
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<tr>
<td></td>
<td>888-927-7526</td>
<td></td>
</tr>
<tr>
<td>CHP Medical &amp; Mental Health/Substance Abuse Benefits: Blue Cross Blue Shield of Minnesota</td>
<td>800-793-6922</td>
<td>bluecrossmn.com/concordia</td>
</tr>
<tr>
<td>CHP Medical &amp; Mental Health/Substance Abuse Benefits: Cigna Medical</td>
<td>866-302-7578</td>
<td>mycigna.com</td>
</tr>
<tr>
<td>CHP Medical &amp; Mental Health/Substance Abuse Benefits: UMR</td>
<td>800-207-3172</td>
<td>UMR.com</td>
</tr>
<tr>
<td>CHP Medical &amp; Mental Health/Substance Abuse Benefits: Kaiser</td>
<td>Varies by region. Please check ID card.</td>
<td>kp.org</td>
</tr>
<tr>
<td>Cigna Dental</td>
<td>800-244-6224</td>
<td>mycigna.com</td>
</tr>
<tr>
<td>CHP Prescription Drug Benefits: Express Scripts</td>
<td>800-789-7488</td>
<td>express-scripts.com</td>
</tr>
<tr>
<td>Accredo</td>
<td>877-222-7336</td>
<td>Accredo.com</td>
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<tr>
<td>EmpiRX</td>
<td>877-241-7123</td>
<td>empirxhealth.com</td>
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<tr>
<td>Included Health</td>
<td>866-357-9819</td>
<td>includedhealth.com/concordiaplans</td>
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<tr>
<td>Employee Assistance Program (EAP): Cigna Behavioral Health</td>
<td>866-726-5267</td>
<td>mycigna.com</td>
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<tr>
<td>CHP Vision Benefits: Vision Service Plan (VSP)</td>
<td>800-877-7195</td>
<td>vsp.com</td>
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<tr>
<td>Personal Spending Accounts (PSA): Further</td>
<td>800-793-6922</td>
<td>hellyoureyes.com</td>
</tr>
<tr>
<td></td>
<td>866-346-5800</td>
<td>healthequity.com</td>
</tr>
<tr>
<td></td>
<td>800-843-5233</td>
<td>lcef.org</td>
</tr>
<tr>
<td>Concordia Retirement Savings Plan: Fidelity</td>
<td>800-343-0860</td>
<td>netbenefits.com/atwork</td>
</tr>
<tr>
<td>Supplemental Life Insurance: Securian</td>
<td>866-293-6047</td>
<td>lifebenefits.com</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment (AD&amp;D): Securian</td>
<td>855-750-1906</td>
<td>securian.com</td>
</tr>
<tr>
<td>Critical Illness Insurance &amp; Accident Injury Insurance: Cigna</td>
<td>800-754-3207</td>
<td>connections.cigna.com/concordia-plans/</td>
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