

International Workers



2026

International Workers

Your Concordia Plans

Taking care of you — and your family.



**CONCORDIA
PLAN SERVICES**



Your care. Our calling.

Each person's health and financial wellness journey is different – but every journey deserves support.

For one Concordia Health Plan member, that support came through timely care. When an unexpected health diagnosis caught him off guard, his health plan gave him access to specialists who guided him through treatment – and recovery – without the burden of overwhelming costs.

Stories like these are the heart of what Concordia Plan Services is all about: your care is our calling.

Your employer has partnered with us to bring you quality benefits for your physical, emotional and financial wellness that align with our Lutheran faith and values – benefits that you won't find anywhere else. And isn't that a blessing!

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 serve. The financial benefits* offered by Concordia Plan Services can help you – no matter where you are on the path to financial wellness. These benefits, as well as disability coverage and Basic Life Insurance coverage with the Concordia Disability & Survivor Plan, help protect your financial future.

By enrolling in the health plan and other Concordia Plans benefits, you're giving yourself – and your family – quality benefits and solutions that you won't find anywhere else. Learn how we care for you – and your family – by visiting ConcordiaPlans.org/InternationalWorkers.

**If eligible*

» Must-dos during Open Enrollment

- Your health plan option.** Review the medical, prescription, dental, vision and hearing coverage, as well as the mental health resources, available to you and your enrolled dependents.
- Concordia Retirement Savings Plan 403(b) savings for 2026.** If eligible, start contributing or increase your 403(b) contribution to your retirement.
- Supplemental Life Insurance.** If your employer is providing you with Basic Life Insurance, review your coverage and use the [life insurance calculator](#) to help decide if you need to enroll in Supplemental Life Insurance or other voluntary insurance benefits.
- Dependents and beneficiaries.** Review and – if necessary – update your dependents and beneficiaries.

» Choosing your benefits

IMPORTANT: LCMS Human Resources will direct you on how to make your elections using the Paycom system.

Begin by:

1. Exploring what's available to you at ConcordiaPlans.org/InternationalWorkers
2. Choosing your benefits during your Open Enrollment period using the Paycom system as directed by LCMS HR

Your ID Cards and Network

- Only new enrollees will receive ID cards – one for use in the United States and one for use while outside the United States. Remember to always show your ID card when you visit a provider for services. Your ID card can be accessed through your Blue Cross Blue Shield Global SolutionsSM app or through their website.
- Using providers in the quality international network, Bupa Global, will allow you to access services without securing a prior Guarantee of Payment from Blue Cross Blue Shield Global Solutions – it takes you out of the middle of claims processing.

Medical benefits	International (general)	International (Czech Republic & Spain)	United States participating provider	United States non-participating provider
Individual deductible maximum	\$350	\$0	\$350	\$700
Family deductible maximum	\$700	\$0	\$700	\$1,400
Family members meet only their individual deductible and then their claims will be covered under the plan coinsurance; if the family deductible has been met prior to their individual deductible being met, their claims will be paid at the plan coinsurance.				
Individual out-of-pocket maximum	n/a	n/a	\$1,750	\$4,650
Family out-of-pocket maximum	n/a	n/a	\$3,500	\$9,300
Family members meet only their individual out-of-pocket and then their claims will be covered at 100%; if the family out-of-pocket has been met prior to their individual out-of-pocket being met, their claims will be paid at 100%.				
Office visit: Primary	100%, No deductible	100%	100%, No deductible, \$25 copay	60%, No deductible
Office visit: Specialist	100%, No deductible	100%	100%, No deductible, \$25 copay	60%, No deductible
Routine preventive care – all ages	100%, Not subject to deductible or copayments	100%	100%, Not subject to deductible or copayments	60%, No deductible
Immunizations – all ages	100%, Not subject to deductible or copayments	100%	100%, Not subject to deductible or copayments	60%, No deductible
Inpatient and outpatient hospitalization	100%, After deductible	100%	85%, After deductible	60%, After deductible
Emergency Room visit	100%, After deductible	100%	85%, After deductible	60%, After deductible
Urgent Care	100%, After deductible	100%	85%, After deductible	60%, After deductible
Laboratory	100%, After deductible	100%	85%, After deductible	60%, After deductible
Advanced imaging	100%, After deductible	100%	85%, After deductible	60%, After deductible

Mental Health/Substance Abuse benefits	International (general)	International (Czech Republic & Spain)	United States participating provider	United States non-participating provider
Inpatient care	100%, After deductible	100%	85%, After deductible	60%, After deductible
Outpatient (includes individual, group and Intensive outpatient): Physician's office visit	100%, After deductible	100%	100%, No deductible, \$25 copay	60%, No deductible
Outpatient (includes individual, group and intensive outpatient): Outpatient facility	100%, After deductible	100%	85%, After deductible	60%, After deductible



Dental services highlights

Calendar-year maximum Combined benefit for diagnostic and preventive services, basic services, and major services	\$3,000
Orthodontic lifetime maximum Limited to covered persons under age 19	\$1,500
Per-person calendar-year dental deductible Not applicable to diagnostic and preventive services	\$0
Family maximum	\$0
Per-person calendar-year orthodontic deductible	\$0
Diagnostic and preventive services	0%
Basic services	20%
Major services	20%
Orthodontic services Limited to covered persons under age 19	50%

Vision care highlights

Examinations One eye exam every 12 consecutive months	100% coverage, not subject to any deductible
Lenses & frames One pair of glasses or contact lenses per 12 consecutive months	100% coverage, not subject to any deductible, up to a maximum benefit of \$250

Hearing benefit highlights	International	U.S. participating provider	U.S. non-participating provider
Hearing benefit One examination per 12-month period	100%, No deductible	100%, No deductible, \$25 copay	60%, No deductible
Hearing aid benefit Up to \$1,000 per hearing aid unit necessary for each hearing-impaired ear every 36 months	100%, After deductible	85%, After deductible	60%, After deductible

Legal disclaimer

This document is a brief outline of benefits provided by the Concordia Health Plan option referenced above. While every effort has been made to provide accurate information, this summary does not cover every aspect of the plan.

Prescription drug benefits outside of the United States	Retail pharmacy One-month supply	Mail order pharmacy Three-month supply
Generic	\$10 copayment per prescription or refill, deductible does not apply	\$30 copayment per prescription or refill, deductible does not apply
Brand-name formulary		
Brand-name non-formulary		

Prescription drug benefits inside of the United States	Participating retail pharmacy One-month supply	Non-participating retail pharmacy One-month supply
Generic	\$10 copayment per prescription or refill, deductible does not apply	\$10 copayment per prescription or refill, deductible does not apply
Brand-name formulary	\$30 copayment per prescription or refill, deductible does not apply	\$30 copayment per prescription or refill, deductible does not apply
Brand-name non-formulary	30% copayment per prescription or refill, deductible does not apply The maximum copayment per one-month supply is \$150.	30% copayment per prescription or refill, deductible does not apply The maximum copayment per one-month supply is \$150.

Mail order prescription drug benefits inside of the United States	Participating mail order pharmacy Three-month supply	Non-participating mail order pharmacy Three-month supply
Generic	\$30 copayment per prescription or refill, deductible does not apply	Not covered
Brand-name formulary	\$90 copayment per prescription or refill, deductible does not apply	
Brand-name non-formulary	30% copayment per prescription or refill, deductible does not apply The maximum copayment per three-month supply is \$450.	



» Telehealth benefits

Telehealth lets you conveniently access health care and counseling via computer, smartphone or tablet 24/7 and is a good solution to getting a diagnosis and treatment plan for common illnesses, such as:

- Flu
- Stress, anxiety and other emotional support
- Skin conditions
- Allergies

All telehealth providers are board-certified, just like the doctors you see in person. A telehealth doctor can even order prescriptions for you.

To access your telehealth benefits:

1. Download the Global TeleMD app to your phone
2. Create a profile
3. Log in

You're good to go!

Mental Health & the Employee Assistance Program (EAP)

Your benefits also include six EAP sessions per issue per year that you can access via computer, smartphone or tablet.

These programs are designed to help you and your family cope with the challenges and demands of your unique life and work. To access your EAP, visit ConcordiaPlans.org/InternationalWorkers.

[Click here](#) to learn more about these benefits.

» Disability benefits

Disability benefits are provided by your employer through the Concordia Disability & Survivor Plan. These income replacement benefits may be available to you if you are unable to work because of sickness, injury or pregnancy. Disability benefits replace approximately 70% of your monthly income (this estimate does not factor in taxes, benefit withholdings or the elimination period), as well as provide you continued participation in the disability plan, Concordia Retirement Plan pension, and, if enrolled, the Concordia Health Plan. You can see your projected benefit amount at ConcordiaPlans.org/MemberPortal and by viewing your Personal Statement of Benefits.

» Financial wellness solutions

The foundation for good financial health is preparing for the unexpected, managing and eliminating debt, as well as saving for the future – particularly reaching financial readiness for retirement. Concordia Plan Services helps by offering retirement options (pension and 403(b)), disability coverage, life insurance and general financial planning, as well as financial educators to help guide you to better financial health. **Learn more about these solutions.**



Concordia Retirement Plan pension benefits provide a paycheck for life! Your pension benefits are funded by your employer. The benefit amount is based on your salary, length of service and the pension option selected by your employer. Visit ConcordiaPlans.org/Pension or scan the QR code.



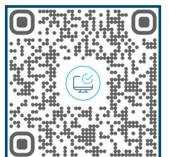
Concordia Retirement Savings Plan 403(b) provides tax advantages to help you take a proactive approach to retirement. Build off your pension income by saving in the 403(b) (if eligible). You can also consolidate retirement savings from other employers, so your savings are all in one place. Visit ConcordiaPlans.org/CRSP or scan the QR code.



Concordia Disability & Survivor Plan benefits may be available to you if you become unable to work because of sickness, injury or pregnancy. Disability benefits replace a portion of your lost income. Visit ConcordiaPlans.org/Disability or scan the QR code.



Basic Life Insurance is provided by your employer and worth at least two times your annual compensation. To see your benefit amount, visit your Personal Statement of Benefits at ConcordiaPlans.org/MemberPortal or scan the QR code.



Supplemental Life Insurance is available for purchase at discounted rates through Securian. It can be hard to determine how much life insurance will meet your family's needs. Calculate the level of coverage you may need and view rates at Securian.com/ConcordiaPlans-life-Insurance or scan the QR code.



Accidental Death and Dismemberment Insurance pays a benefit if you or a covered family member dies or is seriously injured as the result of an accident. These benefits are available through Securian. Visit ConcordiaPlans.org/ADD or scan the QR code.



Legal, Eldercare and Travel Assistance are available with Telus Services through our partnership with Securian. Get free legal document templates, as well as a free, 30-minute consultation with an attorney. Visit Securian.com/ConcordiaPlans-life-Insurance or scan the QR code.



Financial Educators are available to help with a variety of financial topics. They can help you create a plan to reach your financial goals. Email MoneyMatters@ConcordiaPlans.org for a free one-on-one consultation.

» 403(b) retirement savings plan

Great news! Your employer wants you to be prepared for retirement, so you have been automatically enrolled in the 403(b).* In addition, your employer will be matching a portion of your contributions up to 2% of your compensation.* The money you are saving in the 403(b) will help you cover your expenses in retirement.

If you want to change your savings amount or opt out of the 403(b), contact Derek Olsen at Derek.Olsen@lcms.org or Jennifer Britton at Jennifer.Britton@lcms.org.

» Supplemental Life Insurance

While the Concordia Disability & Survivor Plan offers workers a life insurance benefit, it may not be enough to meet your – and your family’s – needs. To fill the gap between what you have and what you may need, we offer Supplemental Life Insurance through Securian. This coverage is available at low-cost group rates for you – and your family.*

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

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

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

Coverage	Monthly Payment
\$5,000	\$0.50
\$10,000	\$1.00

Supplemental Life Insurance coverage may be among the benefits you can elect. **Monthly premiums will be payroll-deducted.**

*If eligible

» Accidental Death & Dismemberment Insurance

Accidental Death & Dismemberment (AD&D) 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 coverage of between \$25,000 and \$100,000 for just yourself or for yourself and your family.

AD&D Benefits	
Type of Loss	Percentage of Benefits Payable
Life	100%
Both hands or both feet	100%
Sight in both eyes	100%
Speech and hearing	100%
One hand and one foot	100%
One foot and sight of one eye	100%
One hand and sight of one eye	100%
Quadriplegia	100%
Paraplegia	75%
Sight of one eye	50%
Speech or hearing	50%
One hand or one foot	50%
Hemiplegia	50%

When Family Coverage is elected:

- If there are no dependent children, the 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 the 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.

AD&D Monthly Costs		
Amount of Coverage	Individual Coverage	Family Coverage
\$25,000	\$0.65	\$0.95
\$50,000	\$1.30	\$1.90
\$75,000	\$1.95	\$2.85
\$100,000	\$2.60	\$3.80

AD&D coverage will be among the benefits you can elect. **Monthly premiums will be payroll-deducted.**

Concordia Plan Services is here for you!

For assistance with your Member Portal registration or choosing your benefits, contact info@ConcordiaPlans.org.

For Blue Cross Blue Shield Global Solutions benefit questions, contact a Health & Wellness representative: Diane Mottert at Diane.Mottert@ConcordiaPlans.org, or Lekisha Pickens at Lekisha.Pickens@ConcordiaPlans.org.

» Things you need to know

SBC

In accordance with the Affordable Care Act, you'll receive a Summary of Benefits and Coverage (SBC) specific to the Concordia Health Plan option offered to you by your employer.



CHIPRA

In accordance with the Children's Health Insurance Program Reauthorization Act (CHIPRA) 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 this notice is available at ConcordiaPlans.org/OpenEnrollment.

HIPAA

The Health Insurance Portability and Accountability Act (HIPAA) 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 Concordia Health Plan 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.) For more information, call Concordia Plan Services at 800-927-7526.

Questions?

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

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