



How do we attract and retain healthy and engaged workers?

And how do we educate our workers about retirement?

We can help you with that!



CONCORDIA PLANS

Financial Well-being
Health Care & Wellness
Critical Illness & Accidental Injury Insurance
Human Resource Solutions
Education Resources
Employer Portal



FINANCIAL WELL-BEING

PAGE 5 →



HEALTH CARE & WELLNESS PROGRAMS

PAGE 11 →



CRITICAL ILLNESS & ACCIDENTAL INJURY INSURANCE

PAGE 19 →

Financial Well-being 6

Retirement (Pension) Benefits	7
Retirement Savings Opportunity	8
Disability Benefits	9
Life Insurance Benefits	9
Financial Wellness Benefits	10

Health Care & Wellness Programs 11

Concordia Health Plan	12
Dental & Vision.....	12
Hearing.....	13
Personal spending accounts	13
Solutions for physical health.....	14
Resources for mental health support	16
Solutions that provide convenience and help workers save money.....	17



HUMAN RESOURCE SOLUTIONS

PAGE 20 →



EDUCATION RESOURCES

PAGE 21 →



THE EMPLOYER AND MEMBER PORTALS

PAGE 22 →

Critical Illness & Accidental Injury Insurance.....	19
Human Resource Solutions.....	20
Education Resources	21
The Employer and Member Portals.....	22
Working With You	23



Within these pages you'll find a summary of the benefits and programs provided by Concordia Plans. Whether you adopt one or all of the benefits, you'll find that CPS is guided by our shared faith and passion to serve, and we're committed to being your partner in the business of your ministry. As for the information included, remember this is just an overview; you'll want to make sure you check the actual terms and conditions of the Plans for all of the details, which you will find on our website [ConcordiaPlans.org](https://www.concordiaplans.org).

CONCORDIA PLANS

All over the world workers of The Lutheran Church—Missouri Synod share the gospel. For more than 50 years, Concordia Plans has offered benefits to protect those workers and their families through excellent comprehensive health, retirement, life and disability plans. We stand as an ally for LCMS organizations and church workers – we understand your needs, and we strive to care for the total wellness of your ministry so you can focus on your mission. Collectively we can accomplish more than we ever could on our own. We pool the funds and resources entrusted to us by employers to offer best-in-class solutions, ensuring all LCMS employers, regardless of their size, have access to quality health plans, retirement planning and ministry workforce solutions.



HOW CONCORDIA PLANS SERVES MINISTRIES

We provide a comprehensive range of support solutions that allow you to focus on your ministry's mission.

- **Retirement benefits:** pension benefits through a defined benefit plan and retirement savings 403(b) defined contribution plan.
- **Health Plans:** medical and prescription coverage, Medicare options, critical illness and accidental injury insurance, and personal spending accounts.
- **Wellness programs:** physical, financial and emotional.
- **Income replacement solutions:** life insurance benefits, disability benefits, and Accidental Death and Dismemberment.
- **Security solutions:** identity theft protection.
- **Human resource solutions:** HR support and payroll services.



CONCORDIA PLANS

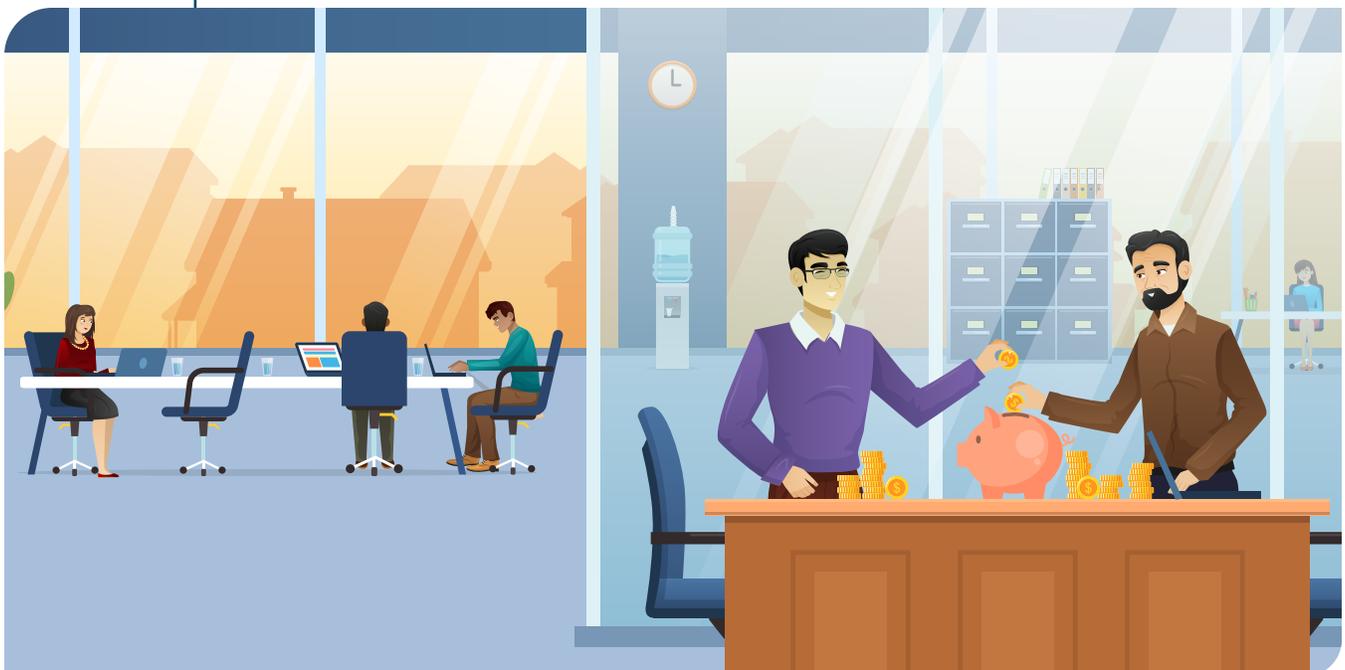
SERVE MINISTRIES ... CARE FOR WORKERS ...
SO THAT THE WORD OF GOD SPREADS!

FINANCIAL WELL-BEING



Your ministry is blessed with a dedicated team of workers who are earning paychecks that help them take care of their bills and provide for their families. However, there will be a day when they transition into retirement – their expenses will continue, and they'll need retirement paychecks. By offering pension benefits and savings opportunities, you will help them prepare for their retirement.

But there also may be times they face hardships while they are working that put a strain on their financial well-being. By offering financial wellness products, you can help your workers plan for unexpected injuries or passing of a family member, so that bills and lost income don't cause financial stress, when they should be concentrating on their family.



RETIREMENT (PENSION) BENEFITS

You can help build a secure retirement for your workers with the Concordia Retirement Plan (pension), a defined benefit plan. Investing in your workers' futures shows that you value them as employees and helps you attract top candidates by offering a competitive benefits package. With two benefit options to choose from, our flexible retirement plans allow you to craft a retirement package that is right for your workers and your ministry's budget. The CRP funds are expertly managed by a team of professional investment advisors, and our long-term investment approach includes a well-diversified portfolio enabling the CRP to provide ministries a good value for every dollar contributed.

The CRP is funded by you and will provide pension income to your vested workers when they retire.



Investing in your workers' futures shows that you value them as employees and helps you attract top candidates by offering a competitive benefits package.



Traditional Option

This option provides a monthly pension benefit throughout your worker's retirement based on the worker's final average monthly compensation, creditable years of service and the integration level. The longer a worker is employed by an LCMS ministry and enrolled in the Plan, the higher his or her benefit will be in retirement. While available to all workers, rostered workers must be enrolled in this option.



Account Option

With more flexibility, the account option provides a more portable retirement benefit. The account balance grows each year with compensation credits (based on the worker's salary) and interest credits (based on the 30-year Treasury rate). It tends to be a good solution for workers who do not stay with the ministry for their entire career and is available for newly enrolled non-rostered workers. The distribution options make this a very attractive benefit:

- If a worker leaves employment but is not ready to retire, the account balance will continue to accrue interest credits, or the member can roll over the balance into another qualified plan or receive a cash distribution.
- At retirement, workers have different distribution options, making this option the perfect blend of retirement benefits and flexibility.

RETIREMENT SAVINGS OPPORTUNITY

Even with a pension benefit, your workers will need to save to make their retirement goals a reality. You can help them with that by offering the Concordia Retirement Savings Plan 403(b) through which workers will have an opportunity to be proactive and invest in their own futures on a pre-tax basis, an after-tax Roth basis or both. The CRSP 403(b) is a defined contribution plan, similar to a 401(k) plan, and there is no additional cost to offer the CRSP 403(b).

What is special about the CRSP 403(b)?

- **Automatic savings:** You can choose to have your workers automatically enrolled in the savings plan through the AutoSave feature, so they start saving right away. This opt-out versus opt-in approach is proven to increase workers' participation and help them be better prepared for retirement.
- **Professionals at the helm:** CPS has partnered with Fidelity Investments as a best-in-class 403(b) record keeper. Fidelity has a dedicated call center with staff trained to answer questions specific to ministers of religions and rostered workers who have unique financial needs.
- **Investment assistance:** Your workers can take advantage of services provided by the ProManage *PROgram*™ that builds a diversified investment portfolio based on each worker's individual data, taking the pressure off of him/her needing to make investment decisions.
- **Easy administration:** Our dedicated CRSP Team is here to help you with the everyday administration of the Plan, and pair your ministry with the process that best meets your needs. We also provide online forms, marketing materials, some required notices and help with compliance. Our partner 90 Degree Benefits processes CRSP contributions. From online form submission to automatic withdraw, they can pair your ministry with the process that best meets your needs. In addition, you can use our payroll vendor Paycor to further streamline CRSP administration.





DISABILITY BENEFITS

You care about your workers. If something unexpected happens to any of them, you want them to be able to focus on recovery, not worry about their finances. Through the Concordia Disability and Survivor Plan, your workers and their families have income replacement when missing work due to an approved disability. Whether it's the joyful addition of a child, an unexpected injury or a planned surgery, the CDSP provides a monthly income benefit replacement of approximately 70% of their annual salaries. This benefit is funded by you, based on a percentage of the worker's salary, and includes life insurance benefits (see below).

LIFE INSURANCE BENEFITS

The Concordia Disability and Survivor Plan also includes basic life insurance benefits for your workers to help ensure their family is financially stable if the unexpected happens. Providing your workers with life insurance helps give them peace of mind and is increasingly becoming a standard of quality benefits. The amount of your workers' benefit is a multiple of their annual compensation. In addition, your workers have a \$10,000 death benefit for each enrolled dependent. If a worker leaves your employment, he/she has the option to convert this benefit to individual coverage. This benefit is funded by you based on a percentage of the worker's salary and includes disability benefits (see above).

While basic life benefits are an important foundation, it may not be enough to cover your worker's needs if he/she has a death in the family. Workers enrolled in the CDSP are able to purchase additional coverage at their own expense which includes:

- **Supplemental Life Insurance:** Additional term life insurance at reduced premiums. Various coverage levels are available, and evidence of insurability may be required.
- **Accidental Death and Dismemberment Insurance:** This coverage provides a benefit if a worker or family member becomes severely injured or killed in an accident. The benefit amount is based on the severity of the injury.
- **Travel Accident Insurance Program:** This program provides a benefit for accidental death or dismemberment which occurs as a result of an accidental injury which occurs during the course of ministry-related travel. The benefit amount is based on the severity of the injury.

FINANCIAL WELLNESS BENEFITS

Financial well-being goes far beyond basic benefits. We are here to help your workers be financially well so they can serve well.



LifeWorks

Your workers can receive unlimited guidance by phone from professionals trained in legal, financial and grief matters through LifeWorks. The LifeWorks' website offers comprehensive resources on legal forms and documents, estate planning and financial topics. Members can also access legal consulting services, including a 30-minute consultation with an attorney.



Fidelity Student Debt Solutions Tool

Nearly 25% of our membership households have student debt. Fidelity Student Debt Solutions Tool can help organize loans, create a repayment plan and reduce debt faster. This free tool also offers resources on Federal forgiveness programs and refinance opportunities.



Identity Guard

With people spending time online now more than ever, Identity Guard can help them stay cyber-safe by monitoring the 'dark web', providing near-real time alerts and identity recovery assistance. CPS members and their families receive discounted pricing.

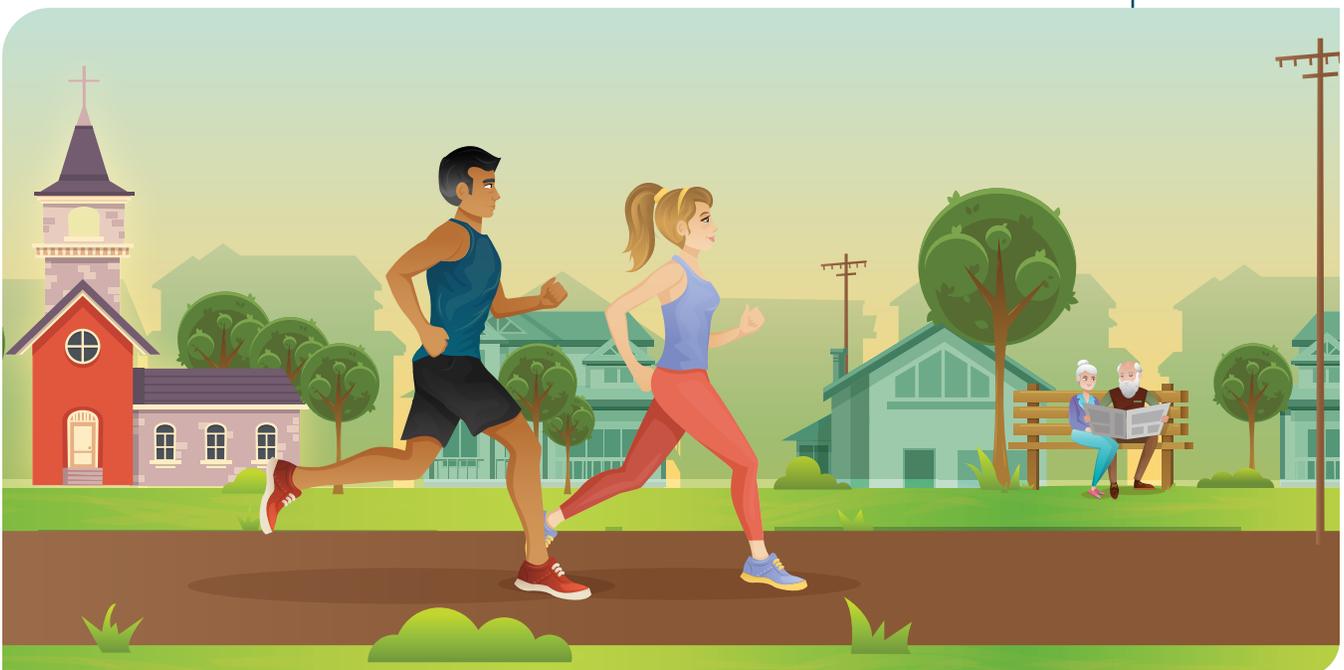


Any additional expenses that may be associated with these benefits are paid for by the worker. There is no additional cost to the employer.

HEALTH CARE & WELLNESS PROGRAMS

Support your workers in their journeys to better health by offering excellent benefits through the Concordia Health Plan. When you offer these benefits, you're giving them the resources they need to be well so they can serve well.

You're also giving your workers the tools that will help lower their out-of-pocket costs and put money back into their wallets when they earn rewards for making healthy choices and being smart health care consumers. So, using these tools saves your workers money and pays them to be healthy!





CONCORDIA HEALTH PLAN

Being a part of the CHP gives your ministry, your workers and their families access to programs, health plan providers and lower costs that your ministry may not be able to get elsewhere. We're better together. The CHP provides coverage to help your workers and their families get and stay healthy. They'll get coverage from office visits to hospital stays to emergency care. It also includes coverage for prescription drugs, mental health/substance abuse, preventive care, as well as physical, emotional and financial wellness solutions that are all part of the CHP and at no extra cost to your workers.

CHP medical options are offered through four provider carriers:

- Blue Cross Blue Shield of Minnesota.
- Cigna.
- Kaiser Permanente.
- UMR.



DENTAL & VISION

Dental and vision benefits are offered through Cigna Dental and VSP. Depending on the options your ministry chooses, you can offer these benefits separate from medical benefits.

Separating dental and vision benefits from medical benefits (referred to as unbundled) gives your ministry the flexibility to customize the benefits that are right for your workers. You can choose from three dental options and two vision options:

- Dental Basic, Plus and Premium.
- Vision Basic and Premium.

When you choose a health plan option(s) with the unbundled feature, your ministry doesn't have to offer dental and vision benefits together. You can offer one and not the other or neither. The decision lies with you and your ministry.



HEARING

TruHearing benefits give your workers everything they need to improve their hearing at the lowest possible out-of-pocket cost:

- A complete hearing exam through a TruHearing provider for a negotiated fee.
- Discounts and access to many retail locations and for device options.
- Affordable, top-rated digital hearing aids.
- Personalized support from quality hearing care professionals.



MENTAL HEALTH

Nearly everyone's mental health is put to the test from time to time. It's OK to ask for mental health support we're here to help.

Concordia Plans wants you to know that we're here with the mental health resources your workers may need, and we encourage them to use them. It's OK to ask for support. See [page 16](#) for more information.

We've created a toolkit on our [website](#) with resources to assure your workers that it's OK to ask for help and to assist them with support to be mentally well.



PERSONAL SPENDING ACCOUNTS

PSAs offer great financial advantages for your workers to help them budget and save for everyday health care and dependent care costs. PSAs also provide tax advantages that let your workers keep more money in their pockets. These financial accounts can help offset worker costs for lower-premium plans, while still helping you be mindful of costs to your ministry. PSAs are:

- Health savings accounts.
- Health reimbursement arrangements.
- Flexible spending accounts for medical expenses.
- Flexible spending accounts for dependent care expenses.

PSAs are offered through Health Equity and the Lutheran Church Extension Fund.

In addition to medical coverage, your workers will have access to many wellness solutions designed to support their physical, emotional and financial needs so they can be well to serve well. These solutions are included as part of the health plan options your ministry offers workers – at no extra cost to them – to lessen their physical, emotional and financial burden.

Solutions for physical health



By using these physical and emotional solutions, your workers will have lower out-of-pocket costs, which means their money stays in their wallets. Plus, your workers will earn rewards for making healthy choices and being smart health care consumers. So, using their benefits SAVES them money and pays them to be healthy!



VITALITY

Heart health, weight management, overall health needs

Vitality is a great foundational program that can help your workers integrate healthy activities and choices into their daily lives. By blending technology, data, incentives and behavioral science, it inspires healthy changes in workers and ministries. Vitality can be used alongside any solution or program. [Learn more.](#)



INCLUDED HEALTH

Diabetes prevention and management, heart health, weight management, overall health needs

Included Health is like having a personal health care assistant, ready to help your workers:

- Find the best personalized wellness solution.
- Locate doctors in their area and throughout the country.
- Get second opinions from world-leading medical experts without having to leave their homes.
- Locate in-network health care facilities based on their plan option's network.
- Schedule doctor's appointments so they can take care of the other things on their to-do list.
- Connect them with a doctor when they need to talk.

Every recommendation Included Health makes is based on a worker's needs, preferences and comfort levels. [Learn more.](#)



WONDR

Diabetes prevention and management, heart health, weight management

Wondr has common sense, skill-building approaches to lasting weight loss. Your workers won't have to deprive themselves of food, count calories or avoid the foods they love. [Learn more.](#)



OMADA

Diabetes prevention and management, heart health, weight management

Omada is for workers who are at risk for diabetes and cardiovascular disease. Workers will learn how to lose weight and create a sustainable lifestyle by making small changes around eating, activity, sleep and stress. They'll also receive a personal coach to help them along their journey! [Learn more.](#)



LIVONGO

Diabetes prevention and management

Livongo is a whole new approach to diabetes management that makes living with diabetes easier. Participants are given an advanced blood glucose meter and all the supplies they need, as well as support to simplify diabetes management with one-on-one coaching. [Learn more.](#)



VIRTA

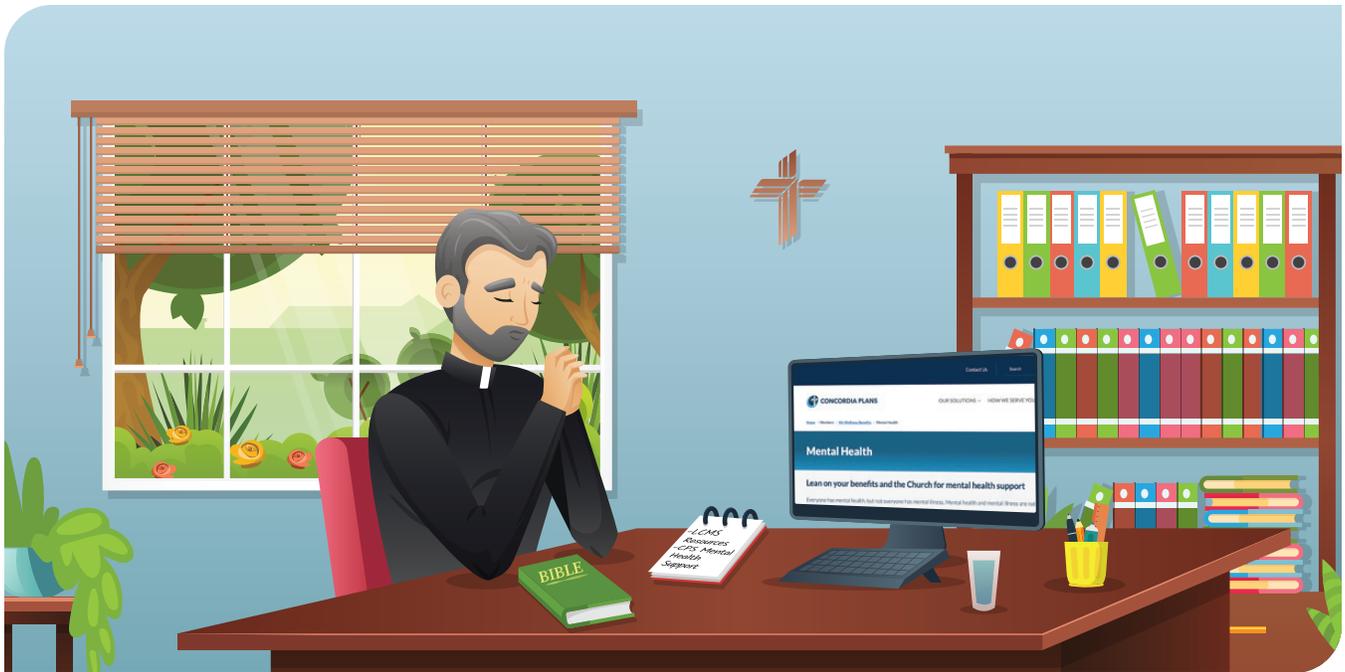
Diabetes prevention and management

Virta is a treatment to reverse type 2 diabetes – workers can reduce their blood sugar and A1c, while potentially eliminating diabetes medications. Workers will receive coaching when they enter the program. [Learn more.](#)



MATERNITY CARE

Maternity care benefits provide prenatal support and in-depth educational tools to encourage healthier pregnancies and healthier babies. These benefits are included in the medical coverage for your workers. Each health care provider offers a maternity care program, which lets participants earn financial rewards for taking healthy steps during pregnancy and when the baby arrives.



Resources for mental health support

EMPLOYEE ASSISTANCE PROGRAM

The EAP can support your workers in so many ways, especially with their mental health. They can access the EAP for **six free sessions** per topic (e.g., stress, depression) through:

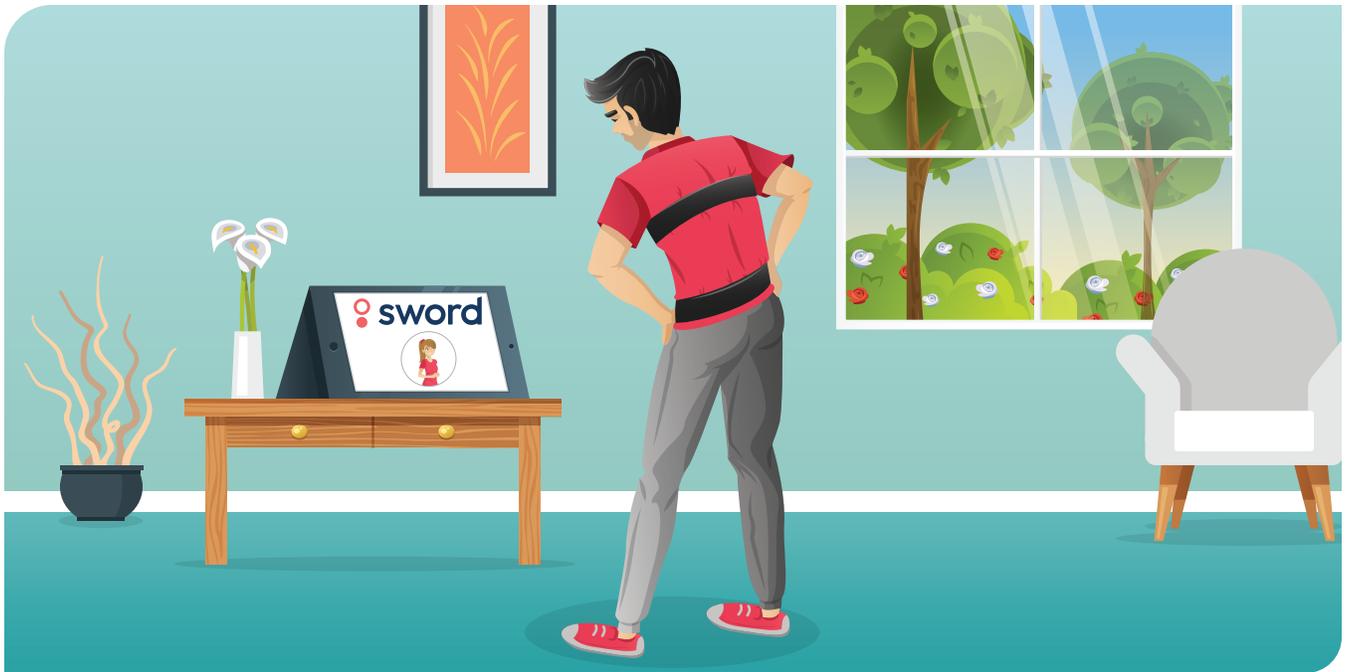
- A virtual counseling option.
- Over the phone.
- In-person.

They'll get real solutions for a range of different topics, including emotional health, stress management, as well as grief and loss. Services for all of these concerns – and more – are confidential and available to anyone in their household. **Learn how to access the EAP.** Log in to the **EAP**.

TELEHEALTH MENTAL HEALTH SERVICES

Your workers have access to telehealth mental health services through their CHP medical option. To learn more about what's available to them, direct your workers to visit their personal member portal, at ConcordiaPlans.org/myaccount or share the "How and Why CPS Portal" flyer with them.





Solutions that provide convenience and help workers save money



SWORD THRIVE DIGITAL PHYSICAL THERAPY

Sword is a free, at-home or wherever-you-are, physical therapy alternative program for back, joint and muscle pain. Not only is the Sword program convenient, but it's easy to follow and do every day using a tablet, motion sensors and a licensed physical therapist who will support your workers every step of the way! No prescription or doctor's orders are needed. **Learn more.**



TELEHEALTH

Your workers also have other telehealth options based on their CHP option:

- Doctor on Demand (BCBS).
- MDLive (Cigna).
- Teladoc (UMR).
- Kaiser Permanente.

Direct your workers to visit their **member portal** to learn more.



98POINT6

Your workers can get answers and treatment for their health care needs 24/7 using a text-based solution called 98point6. This new kind of primary care gets them on-demand access to quality, personalized care from a board-certified physician at \$0 per visit for diagnoses and treatment of:

- COVID-19 symptoms.
- Cold and flu.
- Allergies and skin conditions.
- Stress and anxiety.

There are no appointments, no travel, no waiting room – your workers can do everything from the comfort and convenience of their homes. [Learn more.](#)



SMARTSHOPPER

ONLY available with BCBS plan options

Workers will save money out-of-pocket and earn cash rewards for being good, health care consumers when they use SmartShopper. This tool lets your workers compare high-quality, in-network medical providers for common procedures and then choose the best, low-cost option. [Learn more.](#)



CRITICAL ILLNESS AND ACCIDENTAL INJURY INSURANCE

Your workers can't always prevent bad things from happening to them or those they love, but they can be proactive and prepare for the unknown by having Critical Illness Insurance and Accidental Injury Insurance. These solutions create a "safety net" for them and their families.



CRITICAL ILLNESS INSURANCE

Financial worry can cause additional stress for your workers when they're facing a critical illness diagnosis and ongoing treatment. Critical Illness Insurance pays a lump sum benefit directly to your workers or members of their families when diagnosed with a covered condition. They can use the payment for things, such as transportation, childcare and other costs that arise during a critical medical condition.



ACCIDENTAL INJURY INSURANCE

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



Your ministry can offer Critical Illness Insurance and Accidental Injury Insurance to your workers and administer premium payments through payroll deduction.

HUMAN RESOURCES SOLUTIONS

Think about how much time you spend on administration, payroll, handbooks and all the paperwork (either literal paper or electronic) it takes to make your ministry run smoothly and efficiently. Would you like that time back to spend on your ministry? That's why we offer business solutions that can help ease your administrative workload. CPS is able to offer these services for discounted prices that ministries would not be able to receive directly.

PAYROLL SERVICES

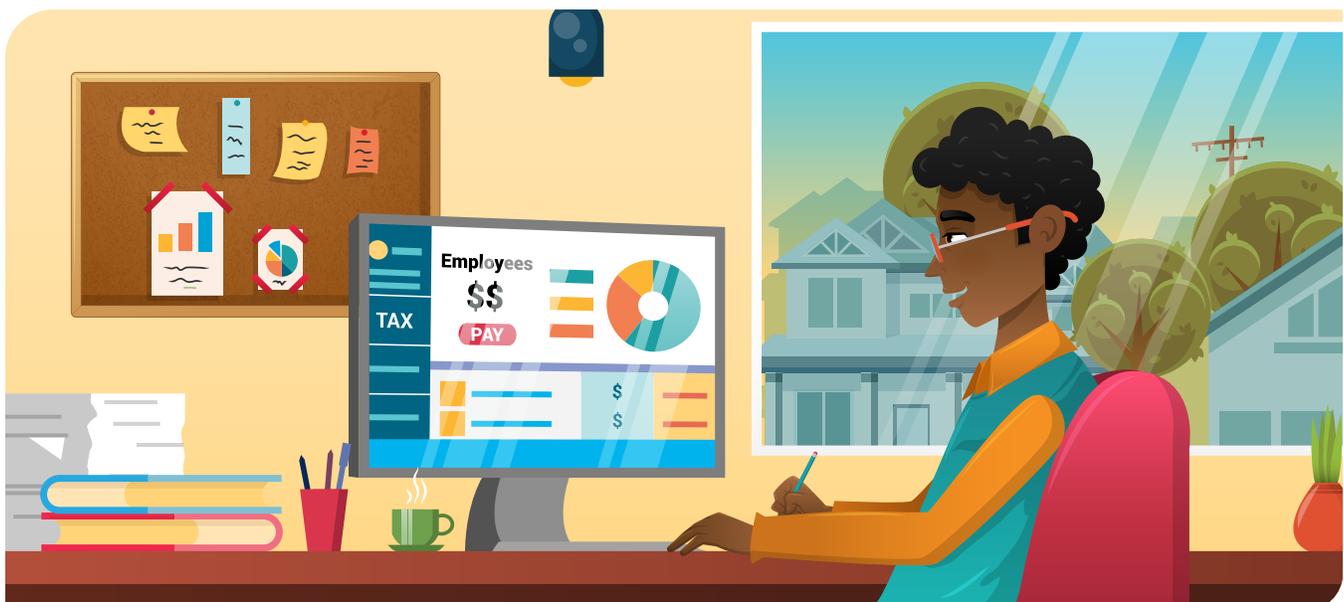
We've partnered with two of the leading payroll companies who can provide you with accurate, time-saving payroll solutions.

- Custom solutions from payroll experts.
- Robust, flexible, easy-to-use software.
- Tax compliance support.
- Experience serving faith-based organizations.

Paycor and Paychex both offer discounted rates for LCMS ministries. To discuss which provider is the right fit for your ministry, reach out to your Account Manager for more information.

HR SERVICES

Solve and manage your HR issues using professional resources available through HR Services. We've partnered with a leader in HR solutions to bring you HR Services. Their certified advisors can help you navigate complex HR situations and find the answers you need in addition to helping you stay compliant and on top of legal changes that relate to personnel issues. For a low, monthly fee employers can have unlimited access to the online HR Support Center and to HR advisors by phone. Visit ConcordiaPlans.org/HR for more information.



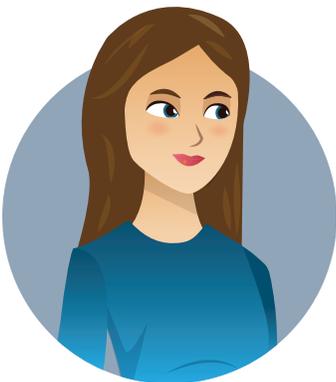
EDUCATION RESOURCES

The CPS Education Team is available to your ministry to help your workers better understand the benefits you are offering and how they fit in with their overall financial, physical and emotional well-being. Their services are free to ministries enrolled in the Concordia Plans.



FINANCIAL EDUCATORS

- Provide information and resources on retirement planning and general financial planning.
- Help with budgeting, reducing debt (including student debt) and managing risk and insurance.
- Help with long-term planning and retirement.
- Provide one-on-one financial discussions or virtual presentations.
- Offer an extensive library of financial materials.



HEALTH AND WELLNESS EDUCATORS

- Support and encourage your workers to engage in healthy behaviors, so they can be well to serve well.
- Encourage workers to create healthy habits.
- Provide information to help manage health-related chronic conditions.
- Offer support materials and suggestions to keep your workers healthy.
- Support your ministry's Wellness Champion(s), who play a crucial role in engaging your workers to lead healthier lifestyles so that they can be well to serve well.



ACCOUNT MANAGERS

- Conduct presentations to your workers so they understand their Concordia Plans benefits.
- Hold group sessions for worker benefits education (in-person or virtual) to discuss health care benefits, wellness programs, retirement benefits, and life & disability benefits.
- Meet with employers to discuss benefit offerings and additional opportunities.

THE EMPLOYER AND MEMBER PORTALS

THE EMPLOYER PORTAL

The employer portal is your central “hub” for your ministry’s benefit administration.

From the employer portal you can:

- Pay your bill electronically.
- Contact your ministry’s Account Manager by phone or email.
- See which benefits your ministry is currently offering and monitor worker enrollment.
- Receive action alerts and important information.
- Access resources to help you administer benefits.
- Access Employer Election Tool and ACR Online Tool.

If your ministry is not yet using the employer portal, contact CPS at 888-927-7526 to create your account. Once you have assigned Portal Administrators, they can click on the “My Account” button located at [ConcordiaPlans.org](https://www.concordiaplans.org) to access the portal. For portal-related assistance call 888-927-7526 ext. 6004.

The Benefits Administration System is a site accessed through your employer portal. The BAS is used to enroll new workers, make changes to worker elections and view reports regarding worker benefit elections and payroll deductions.

THE MEMBER PORTAL

As the provider of your workers’ benefits – offering physical, emotional and financial paths to wellness – we’ve made it as easy as possible for your workers to access all of the information they need to be well. We’ve created a **member portal** where they can find everything related to their personal health care, including how to navigate their plans and access to wellness programs.

To register, workers simply go to [ConcordiaPlans.org](https://www.concordiaplans.org), click on “My Account” > “Register” and then follow the steps to set up an account. It makes accessing their health care information easy!



WORKING WITH YOU

As part of the LCMS community, we'll make sure you understand the choices available and what your decisions will mean to your workers so that you can create a sound plan to put into action. Whether you are interested in offering an educational opportunity for your workers or adopting a Plan the first time, we look forward to serving your ministry and your workers.

Contact one of our dedicated, friendly Account Managers to experience the CPS difference first hand.

EMAIL:

info@ConcordiaPlans.org

PHONE:

888-927-7526 ext. 6020

FAX:

314-996-1127

OFFICE HOURS:

Monday-Friday: 7 a.m. - 5 p.m. CST





QUESTIONS?

CALL 888-927-7526 EMAIL info@ConcordiaPlans.org

1333 South Kirkwood Road • St. Louis, MO 63122