Annual Compensation Reporting For Participating Workers
Ensure accurate billing for your organization and proper benefits for your workers.

Each year, we ask employers to review, update and report the annual compensation of their plan-enrolled workers.

Beginning Oct. 18, 2022 you can complete this report online on your employer portal at ConcordiaPlans.org. Not set up yet? Call Concordia Plans at 888-927-7526, and we’ll be happy to help you.

Here’s a checklist of what you need to do to submit a paper form:

☐ Review the instructions on the reverse side of this flyer.
☐ Review the employer information section. Please indicate any discrepancies on the report so we can correct them.
☐ Review each worker’s record. Either check the box indicating “No Change” or update the information as needed.
☐ Sign the report. Please have an authorized representative of the employer sign.
☐ Send the report to Concordia Plans by Dec. 31, 2022. Late reporting may result in additional interest on your invoicing.
☐ Submit an Enrollment Form and a Beneficiary Designation Form for any worker not appearing on the report that is eligible for benefits in 2023.

To assist you in completing the Annual Compensation Report for Participating Workers, online resources are available on our website at ConcordiaPlans.org/ACR.

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Do you have a Dual or Multiple Parish Arrangement?
If you have a worker receiving a salary (and other allowances) from two or more congregations, only one report is required. Concordia Plans mails the report to the “Contact Congregation” for completion.

The Contact Congregation administrator enters the hours worked, the salary and any other allowances being paid by each congregation on the report.

An example to help you complete your report is available on: ConcordiaPlans.org/ACR. Additional resources will also be accessible on this page.

If your dual/multiple parish status has changed, please call your Account Manager or Concordia Plans at 888-927-7526, 7 a.m.-5 p.m. CT, Monday-Friday.
# Updating a Worker’s Compensation and Hours

## Sample Worker Record Section

<table>
<thead>
<tr>
<th>WORKER’S NAME AND IDENTIFICATION NUMBER</th>
<th>No Change</th>
<th>2022 TOTAL COMPENSATION HOURS WORKED On File</th>
<th>2023 Hours worked per week</th>
<th>2023 Basic Annual Cash Salary</th>
<th>Home Provided 25% Of Column B</th>
<th>Annual Cash Housing Allowance</th>
<th>Annual Cash Utility Allowance Paid to Worker</th>
<th>2023 Total Compensation (B+C+D+E)</th>
</tr>
</thead>
<tbody>
<tr>
<td>DOE, JANE</td>
<td>$40,000</td>
<td>35</td>
<td></td>
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</tr>
</tbody>
</table>

### No change to report:
Check the box indicating no change.

### Hours worked:
- **Column A** – Enter the number of hours per week the individual is normally expected to work. Remember—a worker must be hired to work more than 20 hours a week on a regular basis to be eligible for retirement, disability and death benefits.

### Basic cash salary:
- **Column B** – Enter the basic annual cash salary to be in effect on Jan. 1, 2023. Annual salaries for workers who are paid on an hourly basis can be determined by multiplying their hourly wage by the number of hours it is estimated they will work during the coming year.

**DO include:**
- Amounts withheld through salary reduction for retirement savings plans like the CRSP 403(b).
- Amounts withheld through salary reduction for a cafeteria plan or section 125 plan.

**DO NOT include:**
- A car or travel allowance.
- A cell phone allowance.
- A Social Security or FICA allowance.
- Salary adjustments that may be effective after January 1.
- Any amounts paid for a Housing Equity Program.
- Any amounts paid to a Minister of Religion for the difference between the Concordia Retirement Plan Regular and Full basis.
- Any premium amounts the employer contributes to the Concordia Health Plan, Concordia Retirement Plan, and Concordia Disability and Survivor Plan.

### Housing and utility allowances:
- **Column C** – If a parsonage or other type of employer-owned housing is provided as the worker’s primary residence and the worker does not pay rent, enter 25% of Column B. (Please note: if a husband and wife are both enrolled in the Plans and residing in a home provided by the same employer, only enter an amount for the individual whose salary agreement with the employer includes the housing provision.)

- **Column D** – If a cash allowance is paid directly to a worker by the employer for housing, enter the annual amount in this column. (A worker can be provided a free residence and also be paid a cash housing allowance. In that case, figures should be entered in both Column C and Column D.)

- **Column E** – If a cash allowance is paid directly to the worker or directly to a utility company by the employer for utilities, enter the amount in this column.

### 2023 Total Compensation:
- **Column F** – Add the amounts in Column B, C, D and E together and enter the total here.