Why do I need to report the annual compensation of workers participating in the Plans?

Each year Concordia Plans requests employers review, update and report the annual compensation effective Jan. 1 for all workers eligible to participate in the plans. This annual request allows salary changes that are not reportable mid-year to be applied to your workers’ disability, death and retirement benefits for the next calendar year.

During the calendar year, if a worker’s salary changes due to a change in hours or duties, you should report a mid-year change to the salary. Concordia Plans will adjust the worker’s benefits.

The employer portal has simplified the processes of updating compensation information and submitting Annual Compensation Reports (ACR).

- If you are registered on the employer portal, you can review your workers’ compensation by accessing the ACR Online Tool.
- If you have not previously registered for the employer portal and you received an ACR paper form in the mail, you can update, sign and submit the ACR paper form to Concordia Plans. However, we encourage you to register for the portal and access your ACR online. For help registering for the employer portal, call Concordia Plans at 888-927-7526.

What if my new budget will not be adopted before Dec. 31, 2020 or if I am unable to report compensation by this deadline?

Regardless of when your budget may be adopted, you still need to complete and submit an ACR to report compensation that will be in effect on Jan. 1, 2021. This allows Concordia Plans to adjust any applicable worker benefits for the upcoming year.

If after your budget is adopted you need to make salary adjustments retroactive to Jan. 1, 2021, you can still log into your employer portal and utilize the ACR Online Tool. When the adjustment is reported, benefits will be updated and invoices will be adjusted. Late reporting may result in your organization being charged Lost Income Adjustment Fees. Other salary adjustments will be reported on the Jan. 1, 2022 Annual Compensation Report.
What do I include as reportable compensation?

DO report:
• Amounts withheld through salary reduction for the Concordia Retirement Savings Plan, or other tax-sheltered annuity or 403(b) savings plans.
• Amounts withheld through salary reduction for a Cafeteria Plan or Section 125 plan.
• Cash housing or utility allowance.
• Amounts paid for a Housing Equity Program.

DO NOT report:
• Car or travel allowances.
• Cell phone allowance.
• Social Security or FICA allowances.
• Salary adjustments that may be effective after Jan. 1.
• Any amounts paid to a Minister of Religion for the difference between the Concordia Retirement Plan Regular and Full basis.
• Any premiums paid by the employer for the Concordia Plans.

How do I report incorrect salary updates from prior years?
If you have questions about correcting salaries reported in prior years, please contact Concordia Plans at 888-927-7526.

How do I report compensation if our fiscal year is not based on a calendar year?
Fiscal year changes in your workers’ compensation that take effect after Jan. 1 of the current year should be reported on the subsequent year’s ACR to take effect next Jan. 1. For example, fiscal year 2021 changes are reported and take effect on Jan. 1, 2022.

During the calendar year, if a worker’s salary changes due to a change in hours or duties, report a mid-year change to the salary and Concordia Plans will adjust the workers applicable benefits. Mid-year changes can be completed online by utilizing an EMPLOYER-DUTIES AND SALARIES EVENT in the Benefits Administration System. Otherwise you can complete and submit the Request for Membership Change paper form.

What do I do if I need an ACR paper form or need a reprint of my ACR paper form?
We encourage you utilize the new ACR Online Tool. You can contact Concordia Plans to request an ACR paper form.

Do I report compensation changes for a worker on an approved disability?
If you have a worker approved for disability benefits prior to Jan. 1, 2021, you will update their compensation but it will not become effective until the later of Jan. 2, 2021 or the first of the month following the date your worker physically returns to active, full-time employment.

What if I do not have compensation changes to report for 2021?
Because a worker’s benefits are based on compensation, it is your obligation to report compensation in effect on Jan. 1, 2021 regardless of changes. The ACR paper form includes a box to check to indicate “no change.” Simply check the applicable boxes and submit the form to Concordia Plans. The ACR Online Tool includes a convenient “Use 2020 Values for all Workers” box to check if none of your workers will have changes for Jan. 1, 2021 compensation.
How do I get help if I am reporting annual compensation utilizing an Electronic Data File (EDF) or a data upload?
If you utilize a data upload or Electronic Data File submission, please call 888-927-7526 for additional information.

What if I have already submitted the 2021 changes online utilizing an ACR Salary Event?
If you have already submitted 2021 changes online through the employer portal, Concordia Plans will verify the form has been processed in the system.

What do I do if an individual has left (or will leave) my employ before Jan. 1, 2021?
The ACR Online Tool allows input of terminated workers. Click the Benefits Ineligible box, insert a date and select a reason. Concordia Plans staff will validate the termination has been processed.

If you are utilizing the ACR paper form, simply indicate which worker has left and an effective date. Concordia Plans staff will validate and process the termination.

Please note: Changes must be reported within 30 day of the worker’s termination date to ensure benefits are stopped in a timely basis.

What do I do if an individual will leave my employ after Jan. 1, 2021?
Because your worker’s disability, death and retirement benefits are based on their compensation reported as of Jan. 1 of each year, it is your obligation to update your worker’s compensation for the time they are still employed in 2021.

The ACR Online Tool allows an employer to indicate a worker’s eligibility has been terminated. Click the termination box, insert a date and select a reason. You should also process the termination through the employer portal (or complete and submit a paper form) if you have not done so already. Concordia Plans staff will validate the termination has been processed.

What if a worker that is eligible for benefits is not listed on the ACR report?
The plan administrator can log into the employer portal and complete a New Hire event online in the Benefits Administration System or they can complete, sign and submit an Enrollment Form to Concordia Plans. Be sure to have each worker submit beneficiary designations as well.

Note: Workers are eligible for benefits if they work more than 20 hours a week for more than five consecutive months. Reporting and enrolling all eligible workers in the Concordia Plans is a requirement as a participating employer.

How do I report a worker’s compensation for a church that is part of a Dual/Multiple Parish Arrangement?
Only the Contact Congregation is required to report compensation for the worker that is part of a Dual/Multiple Parish Arrangement. Visit ConcordiaPlans.org/ACR to find an example of how to handle this special reporting or call Concordia Plans at 888-927-7526.
How do I report a worker’s compensation if they work for more than one church that is NOT part of a Dual/Multiple Parish Arrangement?
A worker can only be employed by one employer. The Contact Congregation accepts the responsibility of gathering the salary compensation amounts from the other congregation and reporting the total.

We’re a school and our staff works only 9 months out of the year. How do I properly report Base Salary?
You should report the base salary they earn. For example:

- hourly rate x weekly hours x number of weeks working during the school year*
- $15 per hour x 35 hours per week x 24 weeks in the school year = $21,000

Of course, if the school employee works for the entire 12 months, you should calculate the annualized salary across all 12 months.

*Do not exclude holidays or vacations.

If you have questions please call 888-927-7526 from 7 a.m. to 5 p.m. CT, Monday through Friday, and we’ll be happy to assist you.