



Quick Start Guide for Employers



CONCORDIA PLANS

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WELCOME TO CONCORDIA PLANS!

Founded nearly 60 years ago, Concordia Plans provides worker benefits and business services to The Lutheran Church–Missouri Synod ministries. Our workers and ministries are at the heart of every decision we make, and we welcome you to our CPS community!

Because navigating worker benefits can be challenging, we’ve made every effort to make our materials and processes easy and intuitive. If at any point you get ‘stuck,’ we want you to know that we are here to help. This brief guide is an overview to help you get the lay of the land. Complete information on administering the plans can be found in our **Administrative Information for Treasurers and Business Managers**.

Let’s get started!

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WHAT DO I NEED TO DO?

As a new administrator you are learning a lot of material quickly. We've created the list below to outline your basic responsibilities. Please be sure to read the **Administrative Information for Treasurers and Business Managers** for a full list.

1. Inform all eligible full-time workers about the benefits they will receive through Concordia Plans.
 - > **Click here** for the Total Benefits Guide for members that showcases all member benefits CPS offers.
 - > Encourage your workers to create a Member Portal account to see their personalized benefits.
2. Enroll **all eligible full-time workers** for the plans your ministry offers within 60 days of their eligibility.
 - > **Click here** to access the new worker enrollment form.
3. Initiate and maintain payroll deductions for workers' contributions if enrolled:
 - > For the Concordia Health Plan: Reference the Member Cost report to determine what the full contribution amount for each worker enrolled in the CHP. Calculate each worker's medical, dental and vision contributions after the employer cost-share has been applied and deduct the appropriate contribution amounts in your payroll system.
 - > For Supplemental Life, Accidental Death and Dismemberment, Critical Illness Insurance, and Accidental Injury Insurance: Deduct the entire contribution amount for each worker in your payroll system.

You will receive an email from CPS when workers make a change to their elections, so you can verify if it changes their payroll deductions and make updates accordingly.

*Refer to the rates section on page 5 for more information on employer and member contributions. **Click here** to learn about Member Cost reports.*

4. Report worker changes including but not limited to:
 - > Terminations of employment, including retirement.
 - > Changes to compensation as a result of updates to duties or hours worked per week.
 - > Employee classification (rostered vs lay).
5. Instruct workers to make changes within 60 days of a change in status, including change in family status (marriage, divorce, new child, etc.) and other benefit changes. Members have the option to initiate changes either on the Member Portal or by submitting a Request for Membership Change form.
6. Read the monthly employer newsletter, Connecting the Dots, to learn important action items, updates and information to share with your workers.
 - > **Click here** to view the newsletter archive.
7. Share any notice or other communication from CPS that is intended for your workers.
8. Review all invoices received for accuracy and report discrepancies or concerns to CPS.

9. Pay all invoices when received and due. CPS provides a 30-day grace period prior to charging a 1% finance charge per month (compounded monthly) on any contribution past due.
10. Report and tax workers' imputed income resulting from Group-Term Life Insurance (if applicable). GTL is the taxes due on a worker's life insurance benefits.
 - > Visit ConcordiaPlans.org/GTL for additional information and instructions.
11. Update the annual compensation for all workers employed more than 20 hours per week and expected to work more than five consecutive months. This includes annual raises or salary adjustments. Only changes due to an increase/decrease in hours or changes in duties should be reported during the year.
 - > Visit ConcordiaPlans.org/ACR for FAQs and additional details.

Additional responsibilities regarding legal notices

1. Distribute the following legal notices to your workers as indicated below. These documents, additional resources, guides, plan documents and more can be found by visiting ConcordiaPlans.org/Plans.

As an employer, it's your obligation to provide the following notices and documents to your **new** workers:

- For all employees regardless of CHP eligibility:
 - > Marketplace Notice - should be provided within 14 days of the worker's start date.
 - o Version for employers who offer a health plan to some or all employees.
 - o Version for employers who do not offer a health plan.
 - > Children's Health Insurance Program (CHIP) Notice.
- The following notices should be given to all new workers who are **eligible** for the CHP.
 - > Summary(ies) of Benefits and Coverage (SBC) for the health plan option(s) you offer
 - > Dental/Vision At-a-Glance document(s)
 - > Legal Notices Summary
 - > Women's Health and Cancer Rights Act Notice
 - > HIPAA Notice of Privacy Practices

For **current** workers the following notices need to be provided:

- CHIP Notice
- Summary(ies) of Benefits and Coverage (SBC) for the health plan option(s) you offer
- Dental/Vision At-a-Glance document(s)
- Legal Notices Summary
- Women's Health and Cancer Rights Act Notice
- HIPAA Notice of Privacy Practices

Please note that Concordia Plans provides all these notices prior to Open Enrollment. So, you only need to provide these notices to current workers who increase their hours and become eligible for CHP coverage during the plan year outside of the Open Enrollment period.

2. Report and tax workers on the value of rewards redeemed through the Vitality Wellness Platform. Include the value of these rewards in the employee's gross income and treat as wages. These noncash wages are subject to FICA/SECA tax and applicable federal and state taxes, and should be included on the employee's Form W-2. Do not pay the employee the rewards because they were paid by Vitality.

Additional responsibilities for Personal Spending Accounts

PSAs include health savings accounts, flexible spending accounts and health reimbursement arrangements. These benefits are administered directly through the PSA provider.

- For general questions about PSAs and CHP options, contact CPS at 888-927-7526.
- For ongoing support once your account is established, contact your PSA provider.
 - > HealthEquity: 866-309-8916
 - > Kaiser Permanente: 877-767-3399

For additional information on personal spending accounts, please reference our [Employer Guide to Personal Spending Accounts](#).

Additional responsibilities for the Concordia Retirement Savings Plan 403(b)

Worker contributions to the CRSP 403(b) are not included in your monthly CPS invoices. These contributions are sent by you directly to Fidelity via 90 Degree Benefits or Paycor (if contracted).

1. Inform newly hired workers of their eligibility to contribute to the CRSP 403(b) by directing them to [ConcordiaPlans.org/CRSP](#).
2. Set up payroll deductions or communicate contribution information to your payroll services provider.
3. Send worker contributions to Fidelity through the [90 Degree Benefits Service Center](#). If you use one of our payroll service providers, Paycor or Paychex, you can have them send your worker's CRSP contributions on your behalf.
4. If your ministry has elected AutoSave, you will have additional notices that you will be required to distribute. Please reference the [AutoSave CRSP 403\(b\) Guide](#) for more information.

For additional information on CRSP 403(b) responsibilities, please read the [Concordia Retirement Savings Plan 403\(b\) Administrative Guide](#).

Additional responsibilities for Supplemental Life Insurance, Accidental Death and Dismemberment Insurance, Accidental Injury Insurance and Critical Illness Insurance

Offering these voluntary benefits has no additional cost to the employer. Contributions for these benefits should be collected through payroll deduction and must be made post-tax in order to retain the benefits' non-taxable status. You can determine the amount you should collect from your workers by reviewing a Member Cost report.



WHO DO I ENROLL?

Follow these guidelines for enrolling full-time workers in the plan(s) your ministry has adopted.

A worker is eligible for most of the Concordia Plans if he or she is considered full-time, which means he or she works more than 20 hours per week and is expected to work more than five consecutive months. The five consecutive month requirement is used to differentiate permanent workers from temporary workers. This is not a probationary period.

Eligibility specific to each Plan is listed below.

Concordia Retirement Plan pension

Workers who are 21 years of age or older, work more than 20 hours per week and are expected to work **more than five consecutive months** must be enrolled in the CRP. Beginning with any worker hired on or after July 1, 2022, if the worker is under age 21 the worker is not eligible to be enrolled in the CRP however they should be treated like any other worker regarding enrollment in all other applicable Plans. If the worker is enrolled in other applicable plans, he/she will automatically be enrolled in the CRP effective the first month following or coinciding with his/her 21st birthday. *(Note: the age 21 requirement for the CRP only does not apply to any worker hired prior to July 1, 2022. These workers should be enrolled without regard to age.)*

Concordia Disability and Survivor Plan

All workers who work more than 20 hours per week and are expected to work more than five consecutive months must be enrolled in the CDSP. Because the CDSP offers spouse and child life insurance, these full-time workers should list their spouses and children as dependents for enrollment in the CDSP, regardless of their intent to enroll in the CHP or other benefits.

Concordia Health Plan

Employers who offer the CHP to their workers designate one of the following requirements for CHP eligibility. Designations must be on file with CPS. **Designations and any cost-sharing must be applied in a uniform and non-discriminatory basis to all the employer's workers:**

1. More than 20 hours per week and expected to work more than five consecutive months.
2. More than 25 hours per week and expected to work more than five consecutive months.
3. More than 30 hours per week and expected to work more than five consecutive months.
4. 30 or more hours per week and expected to work more than five consecutive months.

If a worker meets the full-time eligibility criteria your ministry has selected for the CHP, you must provide him or her with the option to enroll in the CHP (if your ministry offers it). If the worker declines the CHP, he or she must provide a reason from the list of eligible opt-outs on in the Member Portal or on the enrollment form.

Concordia Retirement Savings Plan 403(b)

If a worker works more than 20 hours and is expected to work more than five consecutive months, you must provide him or her with the option to enroll in and contribute to the CRSP 403(b). If your ministry has elected to provide the CRSP for part-time workers, workers with 20 hours per week or less should also be given the option to enroll in and contribute to the CRSP.

Supplemental Life, Accidental Death and Dismemberment, Critical Illness Insurance and Accidental Injury Insurance

If a worker works more than 20 hours and is expected to work more than five consecutive months, you must provide him or her with the option to enroll in Supplemental Life, AD&D, AI or CI (if your ministry offers any of these).

Special eligibility considerations for Students

- Vicars, student teachers and other student intern workers who are serving an employer and who will return to a college or seminary to complete their studies are not considered full-time workers and therefore are not eligible to enroll in the Concordia Plans or the AD&D as workers. However, those who have completed their formal course work and are not returning to a seminary or college (e.g., deferred vicars) are eligible to be enrolled at the option of the employer. Contact CPS for more information on this scenario.
- New graduates of LCMS seminaries, universities and colleges who are assigned by the Synod's Board of Assignments for employment with your organization will normally be enrolled on the first day of the month after reporting for work. However, if the worker has completed all graduation requirements, the Plan provisions allow the employer to request that an assigned worker be enrolled prior to actually beginning employment. (Deferred vicars are not eligible for early enrollment.)



WHEN ARE WORKERS BENEFITS EFFECTIVE?

Employees hired to be full-time workers, (see definitions in the "Who do I enroll?" section), should be enrolled using their first day of work at your organization. Benefits are effective on the first day of the month coinciding with or next following their full-time start date. If a part-time or temporary employee later becomes a full-time worker, he or she becomes eligible for coverage and should be enrolled in the Plans as described above, treating the first day of full-time employment as his or her start date.

If you have a probationary period on file with CPS, the workers' eligibility date will be delayed by the length of the probationary period. The maximum length for a probationary period is 60 days.

Example 1: Full-time worker is hired May 3.

Employer has no probationary period. Benefits become effective June 1.

Employer has 30-day probationary period. Benefits become effective July 1.

Example 2: Full-time worker is hired June 1.

Employer has no probationary period. Benefits become effective June 1.

Employer has 30-day probationary period. Benefits become effective July 1.



WHEN ARE ENROLLMENT AND TERMINATION DEADLINES?

Coverage under the Concordia Plans is not automatic, as the employer must enroll or submit termination.

- New, newly eligible (due to increased hours) and transferred workers must complete their enrollment within 60 days. Enrollments submitted after 60 days are subject to additional fees.
- Dependents must be added within 60 days of the qualifying life event that allowed them to be eligible for coverage.
- Terminations of coverage due to termination of employment, retirement or reduction in hours must be reported within 30 days of the termination. If reported after 30 days, you will be billed for CHP for the worker through the end of the month we receive notification.
- Contributions to the CRSP 403(b) must be stopped through 90 Degree Benefits.



WHAT ARE THE RATES FOR EACH PLAN AND WHAT IS MY MINISTRY'S OBLIGATION TO PAY?

How much your ministry pays is determined by each of the Plans. For some plans there are no costs to your ministry; however, you will need to collect your workers' costs through payroll deduction. Please contact your Account Manager with questions about your ministry's rates.

Concordia Disability and Survivor Plan

The employer pays the total cost of the CDSP.

- Worker without dependents: 1.2% of compensation.
- Worker with dependents: 2.25% of compensation.

Concordia Retirement Plan

The employer pays the total cost for the CRP.

- For workers enrolled in the Traditional Option, there are different rates for the two classes of CRP participation:
 - > Regular Basis: 8.7% of compensation.
 - > Full Basis: 11.7% of compensation (this applies to a limited group of grandfathered workers who were self-employed members in the CRP as of December 31, 1981).
- For workers enrolled in the Account Option, there are different CRP rates based on years of service in the CRP.
 - > 0-4 years of service: 3% of compensation (no contribution during the first year of service if the Eligibility Waiting Period is elected).
 - > 5+ years of service: 6% of compensation.

Concordia Health Plan

Rates for the CHP are determined on an annual basis and vary depending on the worker's coverage tier (self, self and spouse, etc.). The portion of the cost paid by the worker is defined by your ministry; however, your ministry must cover, at minimum, 50% of the cost of employee-only coverage. Employer contributions must be made on a uniform and nondiscriminatory basis and reported to CPS.

Supplemental Life (Employee, Spouse and Child), AD&D, AI and CI

These voluntary benefits are offered at no cost to the employer; however, member contributions will be invoiced to you and payroll deducted from your workers.



WHEN SHOULD I EXPECT MY INVOICE?

CPS benefits are invoiced for the current month. For example, you will receive an invoice in the month of June for benefits effective in June. Invoices are based on enrollment data, which is compiled in preparation of the monthly invoice on the first business day of the month. Any changes processed on or after this date will appear on the following month's invoice

Invoices and payroll deduction reports will be mailed on or around the fifth business day of the month. Payment is due the last day of that same month.

If you are interested in online billing, please contact CPS.



WHAT IF I NEED HELP?

Wow – we've covered a lot of material in this guide, and this is just the beginning! We know it's complicated but remember, we are here for you.

If you have any questions, contact us at 888-927-7526 or info@ConcordiaPlans.org and we will be happy to help.



QUESTIONS?

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

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