Guide to Updating Worker Information in the Benefits Administration System

Events are used in the Benefits Administration System to initiate changes in benefits coverage for your workers. They can be used to add coverage for newly eligible workers and their families or to change or remove existing coverage as needed. Use the Event Helper below as a guide to determine which events to use and when and how to enter them.

*Note: Events that do not begin with the word “Employer” can be initiated by employees using the Member Portal.*

**EVENT HELPER**

<table>
<thead>
<tr>
<th>Event Name</th>
<th>When to Use</th>
<th>System Time Frame and Notes</th>
</tr>
</thead>
</table>
| Employer – New Hire/ Newly Eligible| 1. New employee at your organization.  
2. Employee returns to your organization after a period of non-employment or employment elsewhere.  
3. Part-time employee (working 20 hours or less/week) at your organization gains eligibility by increasing hours to more than 20.  
*This will create a pending event for your employee to complete. The event will close after 60 days.* | Event Date = First Day Worked OR First Day After Probationary Period.  
(Probationary Period Certification must be on file with CPS.)  
Contact CPS if entering after 60 days from the employee’s benefit eligibility date. |
| Employer – Termination of Employment| Employment is terminated for any reason (including early retirement).  
*This will create a termination letter referencing the termination date and last date worked.* | Event Date = Last Day Worked.  
Contact CPS if entering after 30 days from the employee’s last day worked.  
Be sure to change the employee’s employment status from Active to Terminated (even for retirees). |
| Employer – Reduction in Hours      | Active employee reduces working hours, which affects compensation or benefits. | Event Date = First day of working reduced hours.  
Contact CPS if entering after 30 days from the event date. |
| Employer – Increase in Hours       | Existing employee who is currently working over 20 hours/week increases hours.  
*This will create a pending event for your employee to complete if he/she becomes benefit eligible. The event will close after 30 days.* | Event Date = First day of working increased hours.  
Contact CPS if entering after 30 days from the event date. |
<table>
<thead>
<tr>
<th>Employer – Duties and Salaries</th>
<th>Employee's pay changes due to job duties change, including Salaried vs Hourly status (e.g., promotion, job title change, etc.).</th>
<th>Event Date = Date of change. Contact CPS if entering after 60 days from the event date.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer – Pay Frequency Change</td>
<td>Employee's pay frequency changes.</td>
<td>Event Date = Date of change. Contact CPS if entering after 60 days from the event date.</td>
</tr>
<tr>
<td>Employer – Change CRSP 403(b) Contribution</td>
<td>CRSP contributions are not stored in the Benefit Administration System. Employees should visit ConcordiaPlans.org/Save to initiate or change CRSP contributions.</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Marriage – With or Without Concordia Health Plan</td>
<td>Member has recently married. <em>This will create a pending event for your employee to complete. The event will close after 30 days.</em></td>
<td>Event Date = Marriage Date. Completing this event is a two-step process: 1. Add the new dependent. 2. Enroll new dependent in coverage. Contact CPS if entering after 60 days from the marriage date.</td>
</tr>
<tr>
<td>Birth/Adoption – With or W/o Health Plan</td>
<td>Member has had a baby, legally adopted a child, or had a child placed with you for adoption or legal guardianship. <em>This will create a pending event for your employee to complete. The event will close after 30 days.</em></td>
<td>Event Date = Date of Birth or Adoption. Completing this event is a two-step process: 1. Add the new dependent. 2. Enroll new dependent in coverage. Contact CPS if entering after 60 days from the child's birth or adoption date.</td>
</tr>
<tr>
<td>Enroll in CHP After Loss of Coverage (Also known as Special Enrollment)</td>
<td>Member, spouse or dependent has lost health insurance from an outside source due to no fault of his/her own and wishes to enroll in the Concordia Health Plan. <em>This will create a pending event for your employee to complete. The event will close after 30 days.</em> Requires proof of loss of coverage.</td>
<td>Event Date = First day of month following last day of previous coverage (also known as CHP benefit effective date). Completing this event is a two-step process: 1. Add the new dependent. 2. Enroll new dependent in coverage. Contact CPS if entering after 60 days from the event date.</td>
</tr>
<tr>
<td>Update Child’s Student Status for CDSP Eligibility</td>
<td>Member’s dependent child’s eligibility for the Concordia Disability and Survivor Plan or AD&amp;D changes (e.g., becomes full-time student, is no longer a full time-student, etc.) can be done at any time.</td>
<td>Event Date = Today's date.</td>
</tr>
<tr>
<td>Enroll in or Change AD&amp;D Benefits</td>
<td>Change or add Accidental Death &amp; Dismemberment Plan; can be done at any time.</td>
<td>Event Date = Today's date or any future date.</td>
</tr>
<tr>
<td>Event Type</td>
<td>Description</td>
<td>Event Date</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-----------------------------</td>
</tr>
</tbody>
</table>
| Enroll in or Change Supplemental Life Benefits | *Change or add Supplemental Life Benefits; can be done at any time.*  
May require Evidence of Insurability.                                                                                                                        | Event Date = Today’s date or any future date.                              |
| End Member CHP: Other Coverage/Medicaid/Medicare | *Drop Concordia Health Plan coverage due to member’s enrollment in health insurance from another employer, Medicare, Medicaid or a similar government low-income plan. This terminates the whole family from CHP.*  
This will create a termination letter referencing the termination date and last of benefits.                                                                                 | Event Date = First day of the month following the end of CHP coverage. (For example, if the member’s CHP coverage should end on January 31, the event date should be February 1.)  
Contact CPS if entering after 30 days from the event date.                                                                                                        |
| End Spouse CHP: Other Coverage/Medicaid/Medicare | Member’s dependent spouse enrolls in health insurance from another employer, Medicare, Medicaid or a similar government low-income plan.                                                                 | Event Date = First day of the month following the end of CHP coverage. (For example, if the spouse’s CHP coverage should end on January 31, the event date should be February 1.)  
After initiating this event, be sure to navigate into the applicable plan(s) and de-select the spouse whose coverage you wish to remove.  
Contact CPS if entering after 30 days from the event date.                                                                                                      |
| End Child’s CHP: Other Coverage/Medicaid/Medicare | *Member’s dependent child enrolls in health insurance from another employer, Medicare, Medicaid or a similar government low-income plan.*  
This will create a pending event for your employee to complete. The event will close after 30 days.                                                                 | Event Date = First day of the month following the end of CHP coverage. (For example, if the child’s CHP coverage should end on January 31, the event date should be February 1.)  
After initiating this event, be sure to navigate into the applicable plan(s) and de-select the dependent whose coverage you wish to remove.  
Contact CPS if entering after 30 days from the event date.                                                                                                       |
| Divorce/Legal Separation                         | Member has recently become divorced or legally separated.                                                                                                                                                  | Event Date = Date of Divorce.  
Contact CPS if entering after 60 days from the divorce date.                                                                                                    
Be sure to edit the previous spouse’s Relationship type to “Ex-Spouse.” Doing so will remove him/her from all applicable benefits. |
Data Fields in the Benefits Administration System

Data fields are used to store data in the Benefits Administration System. It will be important to enter data consistently and accurately to ensure accuracy in worker eligibility and benefits reporting. Use the following as a guide to determine when and how to use each data field in the BAS.

What the Data Fields Mean:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACR – Annual Base Salary</td>
<td>Annual amount of base salary.</td>
</tr>
<tr>
<td>ACR – Annual Cash Housing Allowance</td>
<td>Annual amount of cash housing allowance.</td>
</tr>
<tr>
<td>ACR – Annual Cash Utilities Allowance</td>
<td>Annual amount of cash utilities allowance.</td>
</tr>
<tr>
<td>ACR – Annual Home Provided Amount</td>
<td>Include if parsonage is provided (to be 25% of the Annual Base Salary).</td>
</tr>
<tr>
<td>ACR – Annual Total ACR</td>
<td>Sum of Cash Housing Allowance, Home Provided Amount, Cash Utilities Allowance and Annual Base Salary.</td>
</tr>
<tr>
<td>Address 1</td>
<td>Employee’s home address.</td>
</tr>
<tr>
<td>Address 2</td>
<td>Additional fields for employee’s home address, where applicable.</td>
</tr>
<tr>
<td>Address 3</td>
<td>Additional fields for employee’s home address, where applicable.</td>
</tr>
<tr>
<td>Benefits Eligibility Date</td>
<td>Date benefits go into effect (first of month coinciding or next following).</td>
</tr>
<tr>
<td>City</td>
<td>City in which employee resides.</td>
</tr>
<tr>
<td>Concordia Employer ID</td>
<td>Unique employer number provided by CPS. This field is not editable.</td>
</tr>
<tr>
<td>Country</td>
<td>Country in which employee resides.</td>
</tr>
<tr>
<td>CPS – CRP Adjusted Service Date</td>
<td>Employee’s benefit eligibility date; used by CPS for CRP calculation.</td>
</tr>
<tr>
<td>Date of Birth</td>
<td>Employee’s date of birth.</td>
</tr>
<tr>
<td>Employee ID</td>
<td>Employer can enter their own Employee ID (optional).</td>
</tr>
<tr>
<td>Employer (CONCORDIA)</td>
<td>Pre-filled field. This field is not editable.</td>
</tr>
<tr>
<td>Employer Department</td>
<td>Used to assign employees to certain subgroup (optional).</td>
</tr>
<tr>
<td>Employment Status</td>
<td>Used to indicate employee’s employment status of active or terminated. (Terminated includes employees who have stopped working at your organization OR who have retired).</td>
</tr>
<tr>
<td>Event</td>
<td>Only present in New Hire/Newly Eligible event; Select “Employer - New Hire/Newly Eligible” from the Event dropdown.</td>
</tr>
<tr>
<td>Field</td>
<td>Description</td>
</tr>
<tr>
<td>-----------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Event Date</td>
<td>See Event Helper for requirements by event.</td>
</tr>
<tr>
<td>Fax</td>
<td>Fax number.</td>
</tr>
<tr>
<td>Federal EIN</td>
<td>Employer's Federal Employer Identification Number (EIN).</td>
</tr>
<tr>
<td>First Name</td>
<td>Employee's legal first name.</td>
</tr>
<tr>
<td>Gender</td>
<td>Employee's gender.</td>
</tr>
<tr>
<td>Home Telephone</td>
<td>Employee's home telephone number.</td>
</tr>
<tr>
<td>HSA Indicator</td>
<td>Leave blank; this field is for CPS internal use.</td>
</tr>
<tr>
<td>Job Class</td>
<td>Used to indicate employee’s job classification (optional). This field uses a dropdown menu.</td>
</tr>
<tr>
<td>Job Title</td>
<td>Employee’s specific job title.</td>
</tr>
<tr>
<td>Last Name</td>
<td>Employee’s legal last name.</td>
</tr>
<tr>
<td>Latest Hire Date</td>
<td>Most recent employment date.</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Employee’s marital status.</td>
</tr>
<tr>
<td>Medical Opt-Out Reason</td>
<td>Used to indicate employee’s reason for non-enrollment in the CHP; where applicable.</td>
</tr>
<tr>
<td>Middle Name</td>
<td>Employee’s middle name or initial.</td>
</tr>
<tr>
<td>Missionary Country Code</td>
<td>Only to be utilized by International Center.</td>
</tr>
<tr>
<td>Missionary Type Indicator</td>
<td>Only to be utilized by International Center.</td>
</tr>
<tr>
<td>Mobile Telephone</td>
<td>Employee’s cellular phone number.</td>
</tr>
<tr>
<td>New Hire Email Address</td>
<td>Required email address where new hire benefit notification will be sent. This can be the same as the Work Email Address.</td>
</tr>
<tr>
<td>Original Hire Date</td>
<td>Date originally hired at employer.</td>
</tr>
<tr>
<td>Pay Frequency</td>
<td>Used to denote the frequency of pay periods.</td>
</tr>
<tr>
<td>Personal Email Address</td>
<td>Optional – Employee’s alternate email address. This field is not visible to members.</td>
</tr>
<tr>
<td>Roster/Non-Roster Indicator</td>
<td>Used to indicate whether the employee is ordained, commissioned or lay.</td>
</tr>
<tr>
<td>Note: All non-rostered employees, volunteers and board members should be marked “Lay.”</td>
<td></td>
</tr>
<tr>
<td>Salary/Hourly Indicator</td>
<td>Used to indicate if the employee is considered hourly or salaried.</td>
</tr>
<tr>
<td>Salutation</td>
<td>Employee’s preferred formal title (Mrs., Mr., Miss, etc.).</td>
</tr>
<tr>
<td>Scheduled Hours</td>
<td>Number of expected working hours per week.</td>
</tr>
<tr>
<td>Social Security Participant</td>
<td>Used to indicate whether the employee is participating in Social Security.</td>
</tr>
<tr>
<td>• Lay Employees = Yes</td>
<td></td>
</tr>
<tr>
<td>• Rostered Employees = Typically yes.</td>
<td></td>
</tr>
<tr>
<td>SSN</td>
<td>Employee’s Social Security Number.</td>
</tr>
<tr>
<td>State/Province</td>
<td>State in which the employee resides.</td>
</tr>
<tr>
<td>Field</td>
<td>Description</td>
</tr>
<tr>
<td>-----------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Suffix</td>
<td>Suffix of employee’s name (Jr., Sr., III, IV, etc.).</td>
</tr>
<tr>
<td>Termination Date</td>
<td>Last day employee worked.</td>
</tr>
<tr>
<td>Work Email Address</td>
<td>Optional - Employee’s primary email address. This field will appear to members as their “registered” email address. Once a member registers for the Member Portal, this field will be populated with the employee’s registered email address.</td>
</tr>
<tr>
<td>Work Telephone</td>
<td>Employee’s work phone number.</td>
</tr>
<tr>
<td>Zip/Postal Code</td>
<td>Zip code in which the employee resides.</td>
</tr>
</tbody>
</table>
New or Newly Eligible Employees on the Benefits Administration System

A new employee, when employed full time by a participating employer, must be added by the employer through a New Hire event on the Benefits Administration System. This event should be run as soon as possible, but no later than 60 days after the date of initial eligibility. A new employee’s ability to elect his/her benefits online is dependent on that employee being added to the Benefits Administration System in a timely manner. If the employee’s eligibility date is more than 60 days prior, you must submit a paper enrollment form to CPS.

Late enrollment provisions apply if the New Hire event is run after the 60-day period. Once the New Hire event is run, the employee will have an event to complete on his/her Benefits Management System to finalize elections.

Entering a New Employee:

1. Log in to your Employer Portal and click the Benefits Management Quick Link to access the Benefit Administration System.
2. Add the employee.
   • From your employer dashboard, click Employees, then Add New Employee
   • Complete the following fields:
     > First and Last Name.
     > SSN.
     > Date of birth.
     > Gender.
     > Work email address (Optional – Once the employee registers for the Member Portal, this field will be populated with his/her registered email address).
     > Personal email address (Optional – Secondary email address).
     > Home, mobile and/or work phone.
     > Employee ID = Leave blank. CPS will assign an employee ID number after the enrollment is processed.
     > Employer = Concordia.
     > Event = Employer – New Hire/Newly Eligible.
     > Event date = First day worked OR First day eligible for CPS Plans (for newly eligible employees).
     > Address, City, Country, State, Zip.
   • Click Next.
   Note: If you receive an error that the member’s SSN already exists, please contact CPS to initiate an employee transfer.
3. Enter Attributes – Required fields are indicated with an asterisk (*) on the screen.
   • Concordia Employer ID = Your ministry’s CPS employer ID.
     > Please take extra care to ensure you select the appropriate ministry from the dropdown list.
   • Employment status = Active.
   • Latest hire date = First day worked OR First day eligible for CPS Plans (for newly eligible employees).
   • Benefits eligibility date = Date benefits will start (first of month coinciding or next following, or first day of month following probationary period).
   • Scheduled hours = Number of expected working hours per week.
   • Salary/Hourly Indicator = Select Hourly or Salaried.
   • ACR-Annual Base Salary = Annual salary.
   • ACR-Annual Cash Housing Allowance (enter amount if applicable, $0 if not).
   • ACR-Annual Cash Utility Allowance (enter amount if applicable, $0 if not).
• ACR-Annual Home Provided Amount (enter amount if applicable, $0 if not).
• ACR-Annual Total ACR = Total of the 4 salary fields.
• Roster/Non-Roster Indicator = Select the appropriate status.
  > Note: All non-rostered employees, volunteers and board members should be marked “Lay.”
• Pay Frequency = Select the appropriate frequency.
• Missionary Country Code and Indicator = Optional; enter only if career missionary.
• AO Eff Date Compare = Leave Blank.
• CRPS-CRP Adjusted Service Date = If this field is blank, enter the First day worked OR First day eligible for CPS Plans (for newly eligible employees). If already populated, leave as is.
• Medical Opt-Out Reason = If employee is opting out of CHP, enter the reason why. (Used for tracking of minimum participation.)
• HSA Indicator = Leave blank; CPS internal use.
• Original Hire Date = If this field is blank, enter the First day worked OR First day eligible for CPS Plans (for newly eligible employees). If already populated, leave as is.
• Job Class = Optional - can be used for internal designations specific to your ministry.
• Social Security Participant = Select if the employee pays Social Security.
  > Lay Worker = Yes.
  > Rostered Workers = Typically yes. Select no if they are opting out of Social Security for religious reasons.
• New Hire Email Address = Email address where new hire benefit notification will be sent.
  > Click Save.

After you click Save, you will see a green confirmation statement. This means the event has been created for your employee to complete. Your employee will receive an email in three business days notifying him/her that he/she has elections to make. **If your employee intends to complete his/her election online, no additional action is required by you and you should not click Confirm on this page.**

If your employee is unable to complete his/her online elections, complete the steps below to make elections on his/her behalf.

4. Enter Dependents (if applicable).
  • Click Dependents.
  • Complete the following steps for each of the employee’s dependents:
    > Click Add New Dependent.
    > Enter Name, SSN (if known), date of birth and gender.
    > Select Relation of Child or Spouse.
    > Select the existing address or click Add New Address.
    > Scroll to bottom and click Save.

5. Make elections.
  • Your employee and dependents (if applicable) will automatically be enrolled in CRP and CDSP benefits. If your ministry offers additional plans, follow the steps below. If not, skip to step 6.
  • Click Elections.
  • Click the link for the plan(s) in which the employee is enrolling.
  • For Medical, Dental and Vision plans:
    > Within the column for the plan the employee wishes to enroll, click the checkbox next to each dependent (if any) the employee would like to cover, then click Select at the top of the column.
    > Scroll down and click Confirm.
  • Complete this process for any other desired benefits.

6. Confirm elections by clicking the green Confirm button at the top of the page.
In order to maintain a consistent eligibility and history, each employee has a unique account in the Benefit Administration System, which is shared throughout the Synod. At any given time, only one employer has access to view and update an employee. Concordia Plans manages the transition between employers to ensure a smooth benefit experience. An employee enrolling at a new participating employer should complete the appropriate online events, within 60 days of the initial eligibility date to enroll in the Concordia Plans through their new employer. If the employee’s eligibility date is more than 60 days prior, you must submit a paper enrollment form to CPS.

This section only applies to employees with active coverage under one or more of the Concordia Plans effective October 1, 2018, and later. All other employees should be entered through the New Hire process.

If the employee was most recently enrolled at your organization, follow steps 2-5 below.

**Entering a Previously Enrolled Employee:**

1. Contact CPS to initiate the transfer.
   - If you are aware that your new employee was enrolled at another LCMS Ministry that offers the Concordia Plans, please contact CPS to move the employee to your account. Please provide the anticipated first day worked at your organization in your communication.
   - If you are unaware of the employee’s previous CPS history, follow the instructions for a new or newly eligible employee. If the employee already has a record with Concordia Plans, you will receive an on-screen message notifying you that the Employee with the same SSN already exists. If you receive this message, contact CPS to begin the transfer process.

2. Initiate the New Hire/Newly Eligible Event.
   - After CPS has notifies you of the completed transfer, access the member’s profile by searching for their name or SSN.
   - Within the member’s profile, click the Events tab to initiate a New Hire event. (You will see a completed CPS – Transfer to New Employer event on the member’s Events page.)
   - Click **Initiate New Event**.
   - Event Type = Employer New Hire.
   - Event Date = Use the employee’s Benefit Eligibility Date.
   - Click **Save**.
   - Concordia Employer ID: CPS already selected your Ministry’s Employer ID from the drop-down.
   - Employment Status = Active.
   - Latest hire date = First day worked at your organization.
   - Benefits eligibility date = First of month after or coinciding with employee’s first day worked. If your ministry has elected a probationary period of up to 60 days, apply the probationary period here.
3. Enter Attributes – Required fields are indicated with an asterisk*.

- Concordia Employer ID = Your ministry’s CPS employer ID.  
  *Please take extra care to ensure you select the appropriate ministry from the dropdown list*
- Employment status = Active (Be sure to change this field to active!)
- Latest hire date = First day worked at your organization.
- Benefits eligibility date = Date benefits will start (first of month coinciding or next following, or first day of month following probationary period).
- Scheduled hours = Scheduled hours per week.
- Salary/Hourly Indicator = Select Hourly or Salaried.
- ACR-Annual Base Salary = Annual salary.
- ACR-Annual Cash Housing Allowance (enter amount if applicable, $0 if not).
- ACR-Annual Cash Utility Allowance (enter amount if applicable, $0 if not).
- ACR-Annual Home Provided Amount (enter amount if applicable, $0 if not).
- ACR-Annual Total ACR = Total of the 4 salary fields.
- Roster/Non-Roster Indicator = Select the appropriate status.
  *Note: All non-rostered employees, volunteers and board members should be marked “Lay.”*
- Pay Frequency = Select the appropriate frequency.
- Missionary Country Code and Indicator = Optional - Enter only if career missionary.
- AO Eff Date Compare = Leave blank.
- CRPS-CRP Adjusted Service Date = If this field is blank, enter the First day worked OR First day eligible for CPS Plans (for newly eligible employees). If already populated, leave as-is.
- Medical Opt-Out Reason = If employee is opting out of CHP, enter the reason why. (Used for tracking of minimum participation.)
- HSA Indicator = Leave blank; CPS internal use.
- Original Hire Date = If this field is blank, enter the First day worked OR First day eligible for CPS Plans (for newly eligible employees). If already populated, leave as-is.
- Job Class = Optional.
- Social Security Participant?
  > All lay Workers = Yes.
  > Rostered Workers = Typically yes; select no only if the employee has filed an IRS Religious Exemption Form 4029.
  > CPS will default to yes if this field is left blank.
- New Hire Email Address: Email address where new hire benefit notification.
- Click **Save**.

After you click **Save**, you will see a green confirmation statement. This means the event has been created for your employee to complete. Your employee will receive an email in three business days notifying him/her that he/she has elections to make. **If your employee intends to complete his/her election online, no additional action is required by you and you should not click Confirm on this page.**
If your employee is unable to complete his/her online elections, complete the steps below to make elections on his/her behalf.

4. Enter Dependents (if applicable).
   - Click **Dependents**.
   - Complete the following steps for each of the employee’s dependents: Click **Add New Dependent**.
     > Enter Name, SSN (if known), date of birth and gender.
     > Select Relation of Child or Spouse.
     > Select the existing address or click **Add New Address**.
     > Scroll to bottom and click **Save**.

5. Make elections
   - Your employee and dependents (if applicable) will automatically be enrolled in CRP and CDSP benefits. If your ministry offers additional plans, follow the steps below. If not, skip to step 6.
   - Click **Elections**.
   - Click the link for the plan(s) in which the employee is enrolling.
   - For Medical, Dental and Vision plans:
     > Within the column for the plan the employee wishes to enroll, click the checkbox next to each dependent (if any) the employee would like to cover, then click **Select** at the top of the column.
     > Scroll down and click **Confirm**.
   - Complete this process for any other desired benefits.

6. Confirm elections by clicking the green **Confirm** button at the top of the page.
An employee acquiring a new dependent (spouse or child) must make that change on the Benefits Management System on the Member Portal – coverage of dependents is not automatic. A newly eligible dependent must be enrolled within 60 days of the life event to ensure coverage is not delayed or denied in any of the Plans. *If the dependent’s eligibility date is more than 60 days prior, you must submit a paper enrollment form to CPS.* If the addition of a dependent results in a change in class of coverage, the change in contributions will normally be effective the first day of the month coinciding with or following the date of the event, provided that we are informed of the change within the time deadlines noted above.

Both employees and employers have the ability to initiate events to add or remove dependents for qualifying life events. The steps below outline the Employer’s steps to initiate and complete events on behalf of the employee.

**Entering a Marriage or Birth/Adoption:**

1. **Initiate the Event.**
   - Search for the employee’s name to access his/her record.
   - Click **Events > Initiate New Event.**
   - Event Type = *Marriage or Birth/Adoption.*
   - Event date = Marriage date or child’s birth date or adoption date.
   - Click **Save.**
   - Click **Initiate.**

   After you click Initiate, you will see a green confirmation statement. This means the event has been created for your employee to complete. Your employee will receive an email in three business days notifying him/her that he/she has elections to make. *If your employee intends to complete his/her election online, no additional action is required by you and you should not click Confirm on this page.*

   If your employee is unable to complete his/her online elections, complete the steps below to make elections on his/her behalf.

2. **For Marriages only – Update Employee Attributes.**
   - Click **Employee Attributes.**
   - Click **Edit Attributes.**
   - Update Marital Status.
   - Update Concordia Salutation and Member’s Last Name (if needed).
   - Scroll down and click **Save.**

3. **Add the dependent.**
   - Click **Dependents.**
   - Click **Add New Dependent.**
   - Enter Name, SSN, date of birth and gender.
   - You may enter a child’s SSN up to six months after his/her birth date.
   - Select Relation of Spouse or Child.
   - Select the existing address or click **Add New Address.**
   - Scroll to bottom and click **Save.**
4. Assign coverage.
   • Your employee’s newly added and dependent(s) will automatically be enrolled in CRP and CDSP benefits. If your
     ministry offers additional plans, follow the steps below. If not, skip to step 5.
   • Click **Elections**.
   • Click the link for the plan(s) in which the employee is enrolling.
   • For Medical, Dental and Vision plans:
     > Within the column for the plan the employee wishes to enroll, click the checkbox next to each dependent
       (if any) the employee would like to cover, then click **Select** at the top of the column.
     > Scroll down and click **Confirm**.
   • Complete this process for any other desired benefits.
   • When you’ve completed all applicable plan elections, click the green **Confirm** button at the top of the page.

5. Confirm elections by clicking the green **Confirm** button at the top of the page.
When an employee increases their hours from Part Time to Full Time and becomes eligible for the CHP, use this event to update their plan eligibility.

**Entering an Increase in Hours:**

1. **Initiate the Event.**
   - Search for the employee’s name to access his/her record.
     > If no record exists, follow steps for **New Hire/Newly Eligible**.
   - Click **Events** > **Initiate New Event**.
   - Event Type = Employer – Increase in hours.
   - Event date = Date employee will begin working the increased hours*.
   - Click **Save**.

2. **Enter Attributes.**
   - Benefits eligibility date = Date benefits will start (first of month coinciding or next following).
   - Scheduled hours = Updated hours per week.
   - Salary/Hourly Indicator = Select Hourly or Salaried.
   - ACR-Annual Base Salary = Annual salary.
   - ACR-Annual Cash Housing Allowance (enter amount if applicable, $0 if not).
   - ACR-Annual Cash Utility Allowance (enter amount if applicable, $0 if not).
   - ACR-Annual Home Provided Amount (enter amount if applicable, $0 if not).
   - ACR-Annual Total ACR = Total of the four salary fields.
   - Click **Initiate**.

After you click Initiate, you will see a green confirmation statement. This means the event has been created for your employee to complete. Your employee will receive an email in three business days notifying him/her that he/she has elections to make. If your employee intends to complete his/her election online, no additional action is required by you and you should not click Confirm on this page.

If your employee is unable to complete his/her online elections, complete the steps below to make elections on his/her behalf.

3. **Enter Dependents (if applicable).**
   - Click **Dependents**.
   - Complete the following steps for each of the employee’s dependents:
     > Click **Add New Dependent**.
     > Enter Name, SSN (if known), Date of Birth and Gender.
     > Select Relation of Child or Spouse.
     > Select the existing address or click **Add New Address**.
   - Scroll to bottom and click **Save**.
   - Click **Elections** (if you’re not already in the elections screen).
   - Click the link for the plan(s) in which the employee is enrolling.
   - For Medical, Dental and Vision plans:
     - Within the column for the plan the employee wishes to enroll, click the checkbox next to each dependent the employee would like to cover, then click **Select** at the top of the column.
     - Scroll down and click **Confirm**.
   - Complete this process for any other desired benefits.

5. Confirm elections by clicking the green **Confirm** button at the top of the page.
If an employee’s salary changes during the year due to a change in the employee’s duties, use a Duties and Salaries event in the Benefits Administration System on the Employer Portal. This event can also be used to make non-benefit related updates, such as changing an employee’s title. If the employee's duties and salary change date is more than 60 days prior, you must submit a paper enrollment form to CPS. Lost income adjustment fees will apply to duties and salary increases entered after 60 days.

Please note that Concordia Retirement Plan pension and Concordia Disability and Survivor Plan contributions are based on the employee's salary as of Jan. 1 of the calendar year.

**Entering a Duties and Salary change:**

1. Initiate the Event.
   - Event Type = Employer — Duties and Salaries.
   - Event Date = Day of the change.
   - Click **Save**.
2. Enter Attributes.
   - ACR-Annual Base Salary: Enter the new *annual* salary amount here.
   - The fields for ACR-Annual Cash Housing Allowance, ACR-Annual Utility Allowance, and ACR-Annual Cash Home Provided Allowance must be completed. Enter 0 if these are not offered.
   - ACR-Annual total ACR should equal the sum of the four prior fields.
   - Roster/Non-Roster indicator: Select the field that applies.
     - Note: All non-rostered employees, volunteers and board members should be marked “Lay.”
     - Click **Initiate**. This step completes the event; no additional action is required.

*Note: If the salary changes is due to an increase or decrease in the employee's hours, use the appropriate Employer – Increase in Hours or Employer – Decrease in Hours event.*
Termination (including Retirements) in the Benefits Administration System

When a worker terminates his/her employment for any reason, including retirement or transfer to another employer, use the Termination of Employment event to report the change within 30 days of the worker’s termination. Late reporting (beyond 30 days from the last day worked) may require payment to the Concordia Health Plan beyond the worker’s employment change date. You, as the current employer, will be billed through the end of the month in which the employee’s last day worked occurs (e.g., transferring or terminating full-time April 1, billed through April 30).

Please do not use this event if your active worker has passed away. To report the death of an active worker, please call Concordia Plans at 888-927-7526 or complete the Online Death Notification Form.

Entering a Termination:

1. Event Type = Employer – Termination of Employment.
2. Event Date = Last day worked.
3. Click Save.
4. Change Employment status to Term (even for retirees).
5. Termination Date = Last day worked.
6. Click Initiate.
7. Your termination event is now complete.
   - The employee will receive a letter informing him/her of benefit end dates.
   - If the employee is eligible for extended CHP coverage (limited or retiree), he/she will receive a letter with additional details.
   - If you wish to pay for extended CHP coverage for your employee, please contact CPS.
When an employee decreases his/her hours from Full Time to Part Time, use this event to update his/her hours, salary and plan eligibility.

**Entering a Reduction in Hours:**

1. Event Type = Employer - Reduction in Hours.
2. Event Date = Date employee will begin working the reduced hours.
3. Click **Save**.
4. Update the weekly scheduled hours, salary and ACR fields.
5. Click **Initiate**. This step completes the event; no additional action is required.
   - The employee will receive a letter informing him/her of benefit end dates.
   - If the employee is eligible for an extension of CHP coverage (limited or retiree), he/she will receive a letter details and enrollment instructions.
Enrolling Members or Dependents Due to Loss of Coverage (also known as Special Enrollment) in the Benefits Administration System

Employees and/or their eligible dependent(s) who previously declined Concordia Health Plan coverage due to other coverage in another health plan may be eligible to enroll in the CHP at a later date due to loss of other coverage under the special enrollment provisions. The employee has 60 days from the loss of other coverage to notify CPS of the change. **If the employee’s eligibility date is more than 60 days prior, you must submit a paper enrollment form to CPS.**

1. Initiate the Event.
   - Event Type = Enroll in CHP after loss of coverage.
   - Event Date = First day of month following last day of previous coverage (also known as CHP benefit effective date).
   - Click Save.
   - Click Initiate.

   After you click Save, you will see a green confirmation statement. This means the event has been created for your employee to complete. Your employee will receive an email in three business days notifying him/her that he/she has elections to make. **If your employee intends to complete his/her election online, no additional action is required by you and you should not click Confirm on this page.**

   You will also see a blue box indicating that additional approval is required for this event. Once elections are made (by you or your employee), CPS will contact the employee to obtain certification of the special enrollment event.

   **If your employee is unable to complete his/her online elections, complete the steps below to make elections on his/her behalf.**

2. Enter Dependents (if applicable).
   - Click Dependents.
   - Complete the following steps for each of the employee’s dependents:
     > Click Add New Dependent.
     > Enter Name, SSN (if known), Date of Birth and Gender.
     > Select Relation of Child or Spouse.
     > Select the existing address or click Add New Address.
     > Scroll to bottom and click Save.

   - Your employee and dependents (if applicable) will automatically be enrolled in CRP and CDSP benefits. If your ministry offers additional plans, follow the steps below. If not, skip to step 4.
   - Click Elections.
   - Click the link for the plan(s) in which the employee is enrolling.
   - For Medical, Dental and Vision plans:
     > Within the column for the plan the employee wishes to enroll, click the checkbox next to each dependent (if any) the employee would like to cover, then click Select at the top of the column.
     > Scroll down and click Confirm.
   - Complete this process for any other desired benefits.

4. Confirm elections by clicking the green Confirm button at the top of the page.
An employee or a dependent who is no longer eligible for coverage must make that change in the Benefits Management System on the Member Portal; discontinuation of coverage of dependents is not automatic. The removal of a dependent must happen within 30 days of the event; otherwise, CHP coverage will be terminated at the end of the month in which CPS is notified, and contributions are due through that date. If the deletion of a dependent results in a change in class of coverage, the change in contributions will normally be effective the first day of the month coinciding with or following the date of the event, provided that CPS is informed of the change within the time deadlines noted above.

Both employees and employers can initiate events to terminate coverage for qualifying life events. The steps below outline the Employer’s steps to initiate and complete events on behalf of the employee.

**Entering a Termination due to other benefits**

1. Initiate the Event.
   - Search for the employee’s name to access his/her record.
   - Click **Events > Initiate New Event**.
   - Event type = End Member/Child/Spouse CHP: Other coverage/Medicaid/Medicare.
   - Event date = First day of the month following the end of CHP coverage. (For example, if the member’s CHP coverage should end on Jan. 31, the event date should be Feb. 1.)
   - Click **Save**.
   - Click **Initiate**.

2. Remove coverage
   - Click **Elections** to view the employee’s coverage tiers and covered dependents.
   - Click the Concordia Health Plan – Medical link.
   - To remove the employee from coverage, click **Select in the Decline Coverage column.**
   - Click **Confirm**.
   - Repeat these steps for dental, vision and any other desired benefits.
   - When finished with updates, click **Confirm**.
Ending Dependent CHP Due to Other Coverage in the Benefits Administration System

An employee or a dependent who is no longer eligible for coverage must make that change in the Benefits Management System on the Member Portal; discontinuation of coverage of dependents is not automatic. The removal of a dependent must happen within 30 days of the event; otherwise, CHP coverage will be terminated at the end of the month in which CPS is notified, and contributions are due through that date. If the deletion of a dependent results in a change in class of coverage, the change in contributions will normally be effective the first day of the month coinciding with or following the date of the event, provided that CPS is informed of the change within the time deadlines noted above.

Both employees and employers can initiate events to terminate coverage for qualifying life events. The steps below outline the Employer’s steps to initiate and complete events on behalf of the employee.

**Entering a Termination due to other benefits**

1. **Initiate the Event.**
   - Search for the employee’s name to access his/her record.
   - Click Events > Initiate New Event.
   - Event type = Select either:
     > End Spouse CHP: Other Coverage/Medicaid/Medicare, or
     > End Child CHP: Other Coverage/Medicaid/Medicare.
   - Event date = First day of the month following the end of CHP coverage. (For example, if the dependent’s CHP coverage should end on Jan. 31, the event date should be Feb. 1.)
   - Click Save.
   - Click Initiate.

2. **Remove coverage.**
   - Click Elections to view the employee’s coverage tiers and covered dependents.
   - Click the Concordia Health Plan – Medical link.
   - Click the checkbox next to the spouse or child’s name to de-select him/her and terminate coverage, then click Select at the top of the plan name column.
   - Scroll down and click Confirm.
   - Repeat steps these steps for dental, vision and any other desired benefits.
   - When finished, click Confirm.
Divorces in the Benefits Administration System

An employee (by divorce or a dependent who is no longer eligible for coverage) must make that change in the Benefits Management System on the Member Portal; discontinuation of coverage of dependents is not automatic. The removal of a dependent must happen within 30 days of the event; otherwise, Concordia Health Plan coverage will be terminated at the end of the month in which CPS is notified, and contributions are due through that date. If the deletion of a dependent results in a change in class of coverage, the change in contributions will normally be effective the first day of the month coinciding with or following the date of the event, provided that CPS is informed of the change within the time deadlines noted above.

Both employees and employers can initiate events to remove dependents for qualifying life events. The steps below outline the Employer’s steps to initiate and complete events on behalf of the employee.

**Entering a Divorce:**

1. **Initiate the Event.**
   - Search for the employee’s name to access his/her record.
   - Click **Events > Initiate New Event**.
   - Event type = Divorce/Legal Separation.
   - Event date = Date of divorce.
   - Click **Save**.
   - Click **Initiate**.
   - You will receive a green confirmation message that your event was successfully initiated. This will create a pending event for the employee. The employee can now log in to his/her Member Portal and update dependent information to remove benefits coverage OR you can do it on his/her behalf.

2. **Update Employee Attributes.**
   - Click **Employee Attributes**.
   - Click **Edit Attributes**.
   - Update Marital Status to Divorced.
   - Update Concordia Salutation and Member’s Last Name (if needed).
   - Scroll down and click **Save**.

3. **Edit the dependent spouse.**
   - Click **Dependents**.
   - Click the pencil icon next to the spouse’s name to edit relationship type.
   - Select Ex-Spouse in the Relation dropdown.
   - If necessary, click the **Add New Address** button to enter a different address. Enter the new address and click **Save**.
   - Scroll to the bottom of the Edit Dependent screen and click **Save**.
4. Remove coverage.
   • Changing the relationship type to ex-spouse will automatically remove that dependent from benefits like CDSP, CHP and Supplemental Life.
   • Click Elections to view the employee’s coverage tier and covered dependents.
   • If necessary, select the plan(s) you’d like to view or change.
   • To remove additional dependents (i.e., children who will be covered under a different parent’s plan), click the button in the desired plan to de-select the dependent, then click Select.
   • Scroll down and click Confirm.
   • Complete this process for all desired benefits.
   • When finished, click Confirm.
For Employers:
A beneficiary is the person (or people) your employee designates to receive benefits if something happens to them. Concordia Plans allows members to select beneficiaries for certain benefits, including Basic life insurance, supplemental life insurance, Accidental Death & Dismemberment, and Concordia Retirement Savings Plan 403(b). Beneficiaries can be viewed and updated by employees on the Member Portal. Employers cannot enter or update beneficiaries on the employees’ behalf. The employee can follow the directions below to make updates on their Member Portal or submit a Beneficiary Designation Form to CPS.

For Employees:
Employees can access and update their beneficiaries using their Member Portal.

1. After logging in, click Benefits.
2. Click the Benefits Management card.
3. Click Your Beneficiaries.
4. From here, the employee can view allocations, add/edit or change Beneficiaries. A tutorial with specific instructions for members is available here.