

# Concordia

Concordia Plans

Concordia Plans **the place for your health, retirement and disability benefits**

Concordia Plans **caring for LCMS ministries and their families**

Concordia Plans **offering physical, emotional and financial wellness solutions**

Concordia Plans **providing you with peace of mind**

Concordia Plans **helping ministries Be Well so they can Serve Well**

Concordia Plans **here for you during all of your life-changing events**

Concordia Plans **a trusted resource for you and your family**

Search

I'm Feeling Lucky



**CONCORDIA PLANS**

## Notification Center

Yesterday, 12:30 PM

Concordia Plans is happy to be the provider of your health and retirement benefits – offering you physical, emotional and financial paths to wellness. It's important that Concordia Plans is able to provide you (the member), as well as your spouse and children, benefits that you need and want ... so you can be well to serve well.

Yesterday, 12:34 PM

We have so much to tell you about your benefits! So we're providing you with a brief overview here. Want more details? Check out your personalized benefits portal.

Today, 12:40 PM

Questions? Contact Concordia Plans at **888-927-7526** or **info@ConcordiaPlans.org**, 7 a.m.-5 p.m. CT, Monday-Friday.



Portal

We've put everything you need to know about your benefits in one easy to use place – your own personalized benefits portal. It's a safe, secure way to enroll and manage your benefits, along with your personal information, such as your beneficiaries. Simply log in to your personalized portal to see all of your benefits!



Sign In

To create a portal account, go to **ConcordiaPlans.org** and click on "My Account" at the top of the page. Follow the simple, three-step process to create an account.

If you're a returning user, you can sign directly in to your account.



Wellness

Your employer decides the benefits that will be offered to you, so everything outlined in this overview may not be applicable to you. Please refer to your benefits portal for all of your benefits.





Visit **ConcordiaPlans.org** and click on “My Account” to learn more about your physical, emotional and financial wellness benefits.

## Physical and emotional solutions



**Concordia Health Plan:** The CHP provides coverage from office visits to hospital stays to emergency care. It also includes coverage for prescription drugs, mental health/substance abuse, preventive care (excluding contraceptive services) and more!



**Dental & Vision Coverage:** If your employer offers dental and vision benefits, Cigna Dental and VSP will be the administrators.



**Hearing Care Discounts:** You have access to discounted hearing aids and services through TruHearing, UnitedHealthcare Hearing, Cigna Healthy Rewards and VSP\*. *(\*Only available to members enrolled in VSP vision benefits.)*



**Personal Spending Accounts:** Different types of accounts can help you pay for your out-of-pocket health care costs, such as deductibles. To learn more about a flexible spending account, a health reimbursement arrangement or a health savings account, call Concordia Plans at **888-927-7526**.



**98point6:** With 98point6 there are no appointments, no travel, no waiting room and no cost to you. Get 24/7 text-based quality, personalized care from board-certified physicians for questions, diagnoses, treatment, prescriptions, mental health support, referrals and more.



**Grand Rounds Health:** Grand Rounds Health is a doctor referral resource designed to extend a high-quality level of care to you and your family because when it comes to health, finding the right doctors could make all the difference. You also can get second opinions from leading experts.



**Vitality:** Vitality integrates healthy activities and choices into your daily life to help you manage your weight and live a healthier lifestyle.



**Virta:** Tired of just managing your diabetes? Virta is a treatment to reverse type 2 diabetes – patients reduce their blood sugar and A1c, while potentially removing diabetes medications.

## Physical and emotional solutions



**Livongo:** It's known as Livongo, but to those with diabetes it's a whole new approach to management that makes living with diabetes easier.



**Omada:** Omada is for those at risk of diabetes and cardiovascular disease. You'll learn how to lose weight and create a sustainable lifestyle by making small changes around eating, activity, sleep and stress.



**Wondr:** Wondr has a common-sense, skill-building approach to lasting weight loss, and it doesn't include depriving yourself of food, counting calories or avoiding foods you love.



**SmartShopper:** It pays to shop for better health care. SmartShopper lets you compare high-quality, in-network medical providers for common procedures and choose the best, low-cost option. You will save money out-of-pocket and earn a cash reward. Simply register, shop, schedule and earn!



**SWORD, Physical Therapy Alternative:** Solutions for back, joint and muscle pain, as well as help recovering after surgery. SWORD is effective and available at no extra cost to you.



**Telehealth:** Telehealth lets you access health care, prescriptions and mental health counseling via computer, smartphone or tablet and is a good solution to getting a diagnosis and treatment plan for common illnesses, such as flu, stress/anxiety, skin conditions and allergies. Telehealth providers are board certified, like the doctors you see in person.



**Mental Health:** When experiencing stress, burn-out and other life challenges, we have mental health solutions to help 24/7/365. A dedicated staff of personal advocates can get you the information you need, guiding you toward the right solution.



**Maternity Care:** This program provides prenatal support and in-depth educational tools to encourage healthier pregnancies and healthier babies.

## Financial solutions



**Concordia Retirement Plan:** The CRP is a pension benefit based primarily on your years of service and salary. The CRP takes the investment risk off the individual and provides retirement income for life. Your employer provides this benefit at no cost to you.



**Concordia Retirement Savings Plan:** The CRSP is a 403(b) retirement savings plan that allows you to take a proactive approach to retirement planning, so you'll have the income you need for expenses in retirement. You can also rollover your savings from a former employer in to the CRSP.



**Concordia Disability & Survivor Plan:** If you become unable to work because of sickness, injury or due to pregnancy, you may be eligible for disability benefits.



**Legal, Financial and Grief Support:** Legal, financial and grief support is available with LifeWorks Services through our partnership with Securian.



**Basic Life Insurance:** Your basic life benefit is paid by your employer and worth at least two times your annual compensation

## Financial solutions



**Supplemental Life Insurance:** If you have a need for additional life insurance, you can purchase supplemental life insurance at discounted rates through Securian.



**Accidental Death and Dismemberment Insurance:** Accidental Death and Dismemberment coverage pays a benefit if you or a covered family member dies or is seriously injured as the result of an accident. You can purchase this through Securian.



**Critical Illness Insurance:** Critical Illness Insurance, which you can purchase through Cigna, helps you prepare financially for an unexpected health event. It pays a lump sum benefit directly to you when you or a family member are diagnosed with a covered condition.



**Accidental Injury Insurance:** Group accidental injury insurance can help cover unplanned costs due to an accident so your personal finances don't take a big hit. You can purchase this through Cigna.



**Identity Guard:** Identity Guard provides top of the line protection against identity theft. They do much more than free monitoring services including: checking the dark web, providing near-real time alerts, and providing Identity Recovery Assistance. Available at discounted rates.