

# Concordia Plans

Concordia Plans

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

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

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

To help find the best health and financial wellness solutions for **you**, check out the **Health Connector** and the **Financial Navigator**.

Today, 12:43 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.



**Included Health:** Included 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.



**Hearing Care Discounts:** You have access to discounted hearing aids and services through TruHearing.



**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 and no waiting room. Get 24/7 text-based quality, personalized care from board-certified physicians for questions, diagnoses, treatment, prescriptions, mental health support, referrals and more.



**Vitality:** Vitality is an interactive and personalized wellness program that makes it easy for you to live your healthiest life. Whether you're looking to lose weight, become more active, improve your diet or simply maintain a healthy lifestyle, Vitality is right for you!



**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



**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.



**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. With Livongo you'll receive coaching, an advanced blood glucose meter and unlimited testing strips to better control your blood sugar levels.



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



**SmartShopper:** 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! ONLY available with BCBS plan options.



**SWORD, Physical Therapy Alternative:** Working virtually with a physical therapist, you'll find solutions for back, joint and muscle pain, as well as help recovering from surgery. SWORD is effective and available at no extra cost to you.



**Telehealth:** Access health care, prescriptions and counseling via computer, smartphone or tablet. This is a good solution to get a diagnosis and treatment plan for common illnesses, such as flu, stress/anxiety, skin conditions and allergies from board certified doctors. Visit [ConcordiaPlans.org/members/health/telehealth-options](https://ConcordiaPlans.org/members/health/telehealth-options).



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

## Financial solutions



**Concordia Retirement Plan Pension:** The CRP pension benefits from your employer may provide you with a monthly income benefit in retirement for life! The benefit amount is based on your salary, length of service and CRP option (determined by your employer).



**Concordia Retirement Savings Plan 403(b):** The CRSP is a 403(b) retirement savings plan that provides you the opportunity to be proactive in your financial preparation for retirement. You can build on your CRP pension income by saving in the CRSP, and also consolidate retirement savings from other employers so it's all in one place. Prepare for your future by saving today!



**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. Get free legal document templates, as well as a free 30-minute consultation with an attorney.



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



**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.

## 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.



**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.



**Financial Educators:** From student debt to retirement planning, CPS Financial Educators can help you on your journey to financial wellness. Email [MoneyMatters@ConcordiaPlans.org](mailto:MoneyMatters@ConcordiaPlans.org) today.