

## Connecting the Dots: Your ministry, your workers, your benefits

[Things You Can Do](#) | [Things You Need to Know](#) | [Things to Help Your Workers](#)

It's officially summer, which means Employer Elections season is right around the corner! It's an important year for Employer Elections, and we want to do everything we can to help you feel confident and prepared to elect the benefit options that are the right fit for your workers and your ministry. To make sure you don't miss any important updates, we've created a special Employer Elections section below. You can expect to see this section front and center in the coming newsletters.

If you have questions or concerns about any communication you receive from Concordia Plan Services, please reach out to your Account Manager so we can answer your questions quickly.

### Employer Elections are Aug. 3 – Sept. 4.

#### Changes are coming to your 2021 Concordia Health Plan benefits!

We've made some changes to the CHP in 2021 and we think you're really going to like them. Consider these changes our answers to the feedback you and other employers have provided us regarding what you want in your CHP options: flexibility, simplicity and transparency.

While our plan options may look slightly different in name and detail, they offer the same level of service and care you know and expect from Concordia Plan Services. Be on the lookout for additional information arriving by mail later this month!

Of course, if you have any questions, your Account Management Team representative is ready to help! Call 888-927-7526, ext. 6020.



#### District Town Halls: 2021 CHP changes

Our Ministry Engagement Team is working diligently with District Business Administrators to schedule town halls to talk about 2021 Employer Elections and the changes coming to the Concordia Health Plan benefits. These town hall meetings are designed to discuss key changes, important dates and where information can be found.

Be on the look out for an invitation from either your Account Manager or through your District office - **town halls start July 13!**

#### Get to know your Employer Election Tool

To better prepare you for Employer Elections (don't forget -- they are Aug. 3-Sept. 4!) and give you a sneak peek at the improvements to the tool, we're offering a webinar showing you exactly

how you'll make your elections using the Employer Election Tool.

During the webinar, we'll:

- Highlight election tool enhancements, such as video overviews for each of the 2021 Concordia Health Plan options.
- Feature a live demo of how to use the election tool.
- Give you the opportunity to ask questions and get the answers you need!

Choose the date that works best for you!

- [Aug. 4 at 1 p.m. CT | Register now](#)
- [Aug. 6 at 11 a.m. CT | Register now](#)

## Things You Can Do [\(go to top\)](#)

### Join us for an exclusive virtual demonstration of Paycor's payroll solutions!

Paycor, our trusted payroll services partner, is hosting a special webinar exclusively for CPS ministries on July 21! Experience Paycor's technology first-hand and learn about all the benefits Paycor provides, including how to securely collect new hire information remotely and track employee hours digitally. In addition, Paycor will share case studies and examples of ministries that have experienced significant savings by switching to their services.

[Register now](#) →



## Things You Need to Know [\(go to top\)](#)

### July Update: BAS System Maintenance

CPS completed our first routine "system maintenance" in the Business Administration System, and the results will be available mid-July. The maintenance included routine updates to benefit calculations, and the location where your workers' CRP data is stored. The majority of the updates will not impact you or your workers.

Here is what you can expect to see as a result of the updates:

- An event called "CRP Admin Event" on many of your workers' BAS records, which simply indicates the data has been reviewed.
- Group-Term Life Imputed Income recalculations using refined rounding rules.
- A label for specific prescription carriers for members with prescription coverage under Kaiser Permanente, UMR, etc. (*Note: This label was already displayed for prescription coverage under BCBS/Express Scripts.*)

If you have any questions or concerns about these updates, please contact us at [info@concordiaplans.org](mailto:info@concordiaplans.org).

---

**Coming Soon: Notifications of member benefit changes**

**Applying for PPP loan forgiveness? We can help.**

Many of you that use the Benefits Administration System have shared that it can be challenging to figure out exactly when a member's benefits have changed, impacting payroll deductions. We are excited to share that starting later this month, plan administrators and HR administrators will receive an email notification when a coverage change occurs in the BAS. This email will let you know the specific member and provide instructions on how to find more details regarding the benefit change.

Concordia Plan Services can provide a statement for your ministry if you are preparing to apply for forgiveness of a Paycheck Protection Program loan. There are three ways to get in touch with us:

- Contact your Account Manager with you request.
- Reach out to us at 888-927-7526.
- Send us an email at [info@ConcordiaPlans.org](mailto:info@ConcordiaPlans.org) to request a statement that shows how much your organization has been billed for retirement and health benefits since April 1.

Statements are updated monthly and can be a resource to you as you apply for loan forgiveness, as employer-paid retirement and health benefit costs generally are eligible expenses.

## Things to Help Your Workers [\(go to top\)](#)

### **SWORD: Virtual Physical Therapy, Anywhere**

Last month we introduced SWORD, a virtual physical therapy solution available to Concordia Health Plan members. The program allows members to connect with a licensed physical therapist for the physical therapy they need to overcome pain - without a referral, without having to travel to a physical therapist's office and without the cost! Studies show that users achieve 70% improvement in pain which can help prevent surgery, other invasive treatments or medication. Be sure to encourage your workers to check out SWORD so they can start healing at home.

[Share this flyer →](#)

[Learn More →](#)

### **New Financial Navigator tool for members**

We're excited to have launched a new Financial Navigator tool on [ConcordiaPlans.org](https://ConcordiaPlans.org) to help your workers find resources that fit their situations and needs on the journey to financial wellness. Regardless of their age, goals or interests, we are meeting workers where they are and pointing them to the answers they need to work toward retirement readiness.

This new tool serves as a decision tree by starting with simple choices, and each response opens a new set of options – think of it as a "Choose Your Own Adventure!" In addition, workers can always speak directly with one of our Financial Educators for assistance with personalized solutions.

[See the tool →](#)

---

### **Encourage your workers to improve their financial well-being**

Concordia Plan Services is presenting a series of monthly webinars to help church workers with their finances. Beginning July 16, these webinars are led by our expert team of Financial Educators and will cover topics geared toward helping church workers understand the necessary basics of financial planning. Workers can participate live on the day of webinar or watch a recorded version at a later, more convenient time.

Registration links, dates and times for the webinar series will be sent to workers enrolled in any of the Concordia Plans. For more information on this webinar series, visit <https://www.concordiaplans.org/resources/your-education-team/webinars.html>.

Here's a quick look at the schedule and topics:

Month	Topic	Summary
July	Emergency Funds	How to start an emergency fund, and where to find money to do so.
August	Student Loans	An overview of the importance of eliminating student debt, what workers should know about student loans, and which strategies to use to use to pay them off.
September	Insurance	Common types of insurance that you should consider, as well as a closer look at why that coverage is important and an explanation of common health insurance definitions (deductible, copay, etc.).
October	Retirement Savings	Learn the difference between common types of retirement accounts and tax advantages, as well as how funds are invested. Discover the importance of sticking with your long-term plans!
November	Health Savings Account	What is an HSA? Why are they important and how do they work? Walk away with this knowledge, plus new HSA info from the CARES Act.
December	Setting Goals/Resolutions for the New Year	Ready to tackle goals? Gear up for New Year's resolutions and get a little extra support and encouragement from our Education Team!



### Upcoming member communications

Here's a snapshot of the informational emails we'll be sending to your workers this month (*they may also receive additional communications from our vendors*):

Topic	Message
Financial Wellness Education Webinar Series	Invitation for workers to register for the upcoming webinars on financial wellness topics (see above for more details and webinar schedule)
CRSP 403(b)	Encouragement for workers to consider rolling other retirement savings accounts into the Concordia Retirement Savings Plan 403(b). Workers can save the time and hassle of managing multiple accounts while taking advantage of all the benefits the CRSP has to offer.
Financial Resource Navigator	Announcement of the new online Financial Resource Navigator. By answering a few simple questions, the Financial Resource Navigator will help members find the right financial resource, no matter how close they are to retirement.
SWORD webinar	Invitation for workers to register for an upcoming SWORD webinar to learn about healing from home with virtual physical therapy.

Grand Rounds Benefit Routing	Encouragement for workers to utilize Grand Rounds for their medical and wellness answers, no matter the topic.
---------------------------------	--

---

**Check out our**



**Archived Issues**

This email was sent to your address because your email preferences are set to receive our updates.

To stop receiving ALL CPS EMAILS, [unsubscribe](#)

2020 © Copyright. All rights reserved.

Concordia Plan Services of The Lutheran Church—Missouri Synod (LCMS).  
P.O. Box 229007, 1333 S. Kirkwood Rd., St. Louis, MO 63122-9007

**CONCORDIA** +  
**PLAN SERVICES**



+1 888 927 7526



info@concordiaplans.org

This email was sent to . If you no longer wish to receive these emails you may [unsubscribe](#) at any time.