

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

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Greetings! Employer Elections for 2021 benefits officially kicked off Aug. 3 – if you haven't visited the Employer Election Tool yet, check it out! We're excited for you to see the improvements we've put in place to help create an easy-to-understand election experience for you.

We know this is an important time as you determine which health options to offer your workers in 2021. Be sure to check out the Employer Election section below for helpful information and resources, and don't hesitate to reach out to your Account Management Team rep if you have any questions – we're here to help!

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

#### Welcome to 2021 Employer Elections!

We've spent the last several months preparing for this exciting time, and it's finally here: Employer Elections for 2021 benefits. Our biggest goal as we embark on this election season is making sure you have the answers you need to make informed decisions about your ministry's Concordia Health Plan options.

Hopefully, by now, you've been able to attend one of the virtual District Town Halls or have connected with your Account Management Team rep if you have questions. Because of the changes coming to the CHP in 2021, we want to emphasize that the Plan options may look slightly different in name and detail, but they include the same level of service and care you know and can expect from Concordia Plan Services.



#### Employer Elections resources at your fingertips

To better help you make your ministry's 2021 benefit decisions, we've put together information about Employer Elections and created a [webpage](#) where you can access any resource you need. You'll find an electronic version of the [2021 Employer Election guide](#), overviews of all 2021 CHP options (as well as the new dental and vision benefits) and guides on personal spending accounts.

[View Employer Elections resources →](#)

#### Join us tomorrow for our Employer Election Tool Webinar

Drop in for our webinar tomorrow (Aug. 6) at 11 a.m. CT and we'll show you how to make your 2021 elections using the Employer Election Tool!

During the webinar, we'll:

- Highlight election tool enhancements, such as video overviews for each of the 2021 CHP 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!

[Register now →](#)



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## Early retirement and the Concordia Health Plan

The CHP early retiree extension is available to members who are age 55+ with five years of continuous membership in the CHP immediately prior to initiating early retirement. The extension is offered for up to 120 months or until age 65, whichever comes first.

Early retirees can choose from three health plan options:

1. Continuing their most recent employer's health, dental and vision plan(s) (subject to change annually based on the election of that employer),
2. Healthy Me Copay D Plan (previously known as Healthy Me A), or
3. Healthy Me HSA A Plan (previously known as Healthy Me B).

Dental and Vision options provided with selection of a Healthy Me plan include:

- Premium Dental Plan (previously known as Dental A).
- Plus Dental Plan (previously known as Dental B).
- Premium Vision Plan (previously known as Vision A).
- Basic Vision Plan (previously known as Vision B).

Early retirees are offered an open enrollment period annually to coincide with that of their most recent employer. Rates for early retiree CHP extensions are based on the ZIP code of the retiree's most recent employer.

We encourage you to share this information with any workers who may be considering an early retiree CHP extension in the future.

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

### Reminder: Please share the CRP - Notice to Interested Parties

Last week we informed all employers participating in the Concordia Retirement Plan that we are voluntarily submitting the CRP to the IRS for review Aug. 31. This routine review helps confirm the CRP is still in compliance. As part of this process, we ask that you [share this Notice to Interested Parties with workers who are enrolled or eligible for enrollment in the CRP](#) between Aug. 7- 21. Thank you for your help!

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

### Learn about the disability claim experience Aug. 19

Do you have questions about what happens throughout the course of a disability claim? Here's your chance to learn

firsthand from Health and Welfare Manager Meg Nichols. Tune in for our webinar Aug. 19 at 1 p.m. CT, where Meg will provide a deep dive into what happens after a claim is approved and share details on the next steps for the worker.

The webinar will cover:

- Transition from short to long-term disability.
- Social Security disability income application process.
- Change in definition at two years.
- Appeal process.



[Register now →](#)

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## Time to review your employer portal administrator roles

It's always a good idea to periodically review who has been assigned administrator roles within your employer portal. To check role assignments, simply log in to your employer portal and click on the Admin Profile button from the blue menu bar. The available portal roles are Plan Administrator, HR Administrator, Financial Administrator and HR Read Only.

If you need to update your employer's portal roles, please have your employer's Plan Administrator contact Customer Care at 888-927-7526 or email [info@ConcordiaPlans.org](mailto:info@ConcordiaPlans.org).

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

### The Year of You – now and forever.

While 2020 may go down in the history books as the year of COVID-19, at Concordia Plan Services, we're focusing on making it the "Year of You," now and for all the years to come. **We're making Plans for you! Stay tuned for more news in September!**

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### Notifications of member benefit changes

Last month we shared an exciting update that we'll send Benefits Administration System users – specifically Plan Administrators and HR Administrators – email notifications when a coverage change occurs in the BAS that impacts payroll deductions. The email notifications will be launching within the next few weeks.

To help you better prepare for this launch, [we've created this overview document](#). Be on the lookout for these notification emails in the coming weeks!

### Monthly Group-Term Life Reports – coming to you via email!

Starting this month, we'll send you your Group-Term Life report for employee changes via secure email. This electronic version will be sent in addition to the mailed report. As a reminder, you will only receive the report if there were changes to any of your employees' imputed income from the previous month. For more information on Group-Term Life, visit [ConcordiaPlans.org/GTL](https://ConcordiaPlans.org/GTL).

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

## Better control of diabetes = better equipped to serve your ministry

Reversing type 2 diabetes is a fully-covered benefit for Concordia Health Plan members. Virta is a research-backed, physician-led treatment that can help reverse type 2 diabetes. The program helps participants lower blood sugar, reduce the need for diabetes medication and lose weight. To do this, Virta helps individuals to find and eat at their personal carbohydrate tolerance level. There's NO surgery, required exercise, or calorie counting on Virta - this is a different kind of diabetes treatment!

Help your workers by telling them about Virta and [sharing this flyer!](#)

## See a demo of SWORD virtual physical therapy

SWORD is hosting a webinar Aug. 12 at 11 a.m. CT for Concordia Health Plan members. Workers will be invited to grab a virtual seat and learn about the program, see a live demo, meet a SWORD licensed physical therapist and ask questions.

The official webinar invitation is launching directly to members in early August. Please be sure to encourage your workers to register for this webinar!

[Register now →](#)



## 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
Vitality Go for the Gold Campaign	Announcement of multiple opportunities to earn Vitality points and bonus points, with encouragement for members to complete the Workout Challenge.
Financial Wellness Education Webinar Series	Invitation for workers to register for the upcoming webinars on financial wellness topics.
Financial Wellness Toolkit Survey	Invitation for members to participate in a pilot of a new financial wellness application.
Naturally Slim Class	Invitation for members to enroll in the last class of the 2020 Naturally Slim program. Registration starts Aug. 17 and closes Aug. 28.
CRSP 403(b)	Reminder to members on the importance of saving in the CRSP and benefits of rolling prior accounts into the CRSP.
SWORD	Reminder to members about the availability and benefits of SWORD.

**Check out our**



**Archived Issues**

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