

Your ministry, your workers, your benefits

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



We're focusing on you, so you can focus on His service

Last month we shared the exciting news about the new Concordia Plans. We may look different – this newsletter, for instance! – but it's not just about a new name, logo or website. It's a renewed commitment to serving YOU, and we want you to experience the difference. Feel it. See it. We're here because of you, for you, aligned in faith with a passion to serve, so the Word of God continues to spread. Join the celebration [by taking a tour through the website](#). Welcome to Concordia Plans!

Member Open Enrollment coming Nov. 2 – 20

Everything you need to know about Open Enrollment

We're gearing up for Open Enrollment, which runs Nov. 2 – 20. We began mailing your workers their Open Enrollment packets Oct. 1, which they should receive and review in the coming weeks. The

packets include the [2021 Member Open Enrollment guide](#), 2021 Summary of Benefits & Coverage, Dental and Vision At-A-Glances, as well as a CHIP Model Notice. Encourage your workers to look through their packets to see:

- What they should know about their benefits.
- Which benefits are available.
- How to sign up for their benefits.
- What to consider before they enroll.

To help prepare you for Open Enrollment, we've created a webpage where you can access the resources you need. You'll find an electronic version of the 2021 Member Open Enrollment guide, overviews of all 2021 CHP options, including the new dental and vision benefits and more!

[View OE resources →](#)

You're invited: Preparing employers for Open Enrollment

Wondering what changes are coming to the 2021 OE experience? Want to get the inside scoop before Open Enrollment officially kicks off on Nov. 2? Join us at 1 p.m. CT Oct. 22 for an OE webinar when we'll provide you with the details you need to help your workers.



[Preparing Employers for Open Enrollment](#)

1 p.m. - 2 p.m. CST (approx. 60 minutes)

The webinar will include:

- A review of what's new this year for OE.
- A demo of the online portal experience your workers will have while enrolling.
- A Q&A session.

[Register now →](#)

Things you need to do: [\(go to top\)](#)

We'd love to hear your thoughts

As part of our promise to ask, listen and act, we are focusing on you - your opinions, your thoughts and your ideas for how we can improve. Last Thursday, Oct. 1, we sent you an email with a link to a survey. If you haven't completed it yet, we'll send you a reminder email later this week with your personalized link. We promise to read every response and use your answers to help both improve and reinforce how we are serving LCMS ministries.

Things you can do: [\(go to top\)](#)



Tune in for an exclusive, virtual Paycor demonstration

Paycor, our trusted payroll services partner, is hosting a webinar exclusively for Concordia Plans ministries Oct. 15. 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. Paycor will also share case studies and examples of ministries that have experienced significant savings by switching to their services.

[Register now →](#)



Watch our Life Insurance Basics webinar on demand

Were you able to join our Life Insurance Basics webinar on Sept. 22, hosted by our Health and Welfare Manager Meg Nichols? Whether you're a new administrator wanting to learn life insurance basics or a veteran administrator just looking for a benefit refresher - this webinar is for you! If you missed the live webinar, you can check out the recording.

[Catch the replay →](#)



Learn more about Annual Compensation Reports

It's that time of year again - get ready for Annual Compensation Reports! Join our team for a webinar that will provide you with all the details you'll need to know about ACRs, and we'll walk you through a demo of the ACR Online Tool. We're holding the same webinar twice, so you can pick the day that works best for you. Just select a date to register!

[Nov. 17 at 1 p.m. →](#)

[Dec. 1 at 1 p.m. →](#)

Tips & tricks for administering events in the BAS

If you use our Benefits Administration System, these tips are for you! Refer back to these when you log events in the BAS:

- **Employee transfers:** If you're hiring someone who has worked at another LCMS ministry, please contact Concordia Plans to initiate the transfer in the BAS.
 - **Terminations:** Use the same date for the event date and the employee termination date. For instance, if the employee's last day worked was Aug. 28, both the event date and termination date in the BAS should be Aug. 28.
 - **New hires:** When entering the salary for your new hire, be sure to complete all the salary (ACR) components, especially the Annual Total.
 - **New hires:** Make sure to select your employer's ID in the Concordia Employer ID field (on the second screen) prior to completing the new hire event.
 - **Severance or early retirement health coverage:** Contact Concordia Plans if you'd like to make contributions for a terminated employee's extended health coverage.
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New benefit program: Critical Illness and Accidental Injury Insurance

While we strive to provide the LCMS community with tools to help maintain a healthy lifestyle, we also know medical diagnoses like cancer, heart attacks and organ failure are realities for people every day. Accidents can occur at any time, to anyone. Although you can't keep the worst from happening to your workers and their families, you can help them be proactive and prepare for the unknown by adding Critical Illness Insurance and Accidental Injury Insurance to your benefit package from Concordia Plans.

It doesn't cost your ministry anything additional to offer these benefits to your workers, and both are voluntary programs. Your only role is to set up the payroll deduction for the low premiums your workers will pay. The coverage is provided by Cigna starting in 2021.

Simply complete the employer election form and return it to Concordia Plans. We'll coordinate your member's enrollment before the end of 2020 for coverage to begin Jan. 1, 2021.

[Download election form →](#)

[Critical Illness Insurance Overview →](#)

[Accidental Injury Insurance Overview →](#)

Things for your workers: [\(go to top\)](#)

Three ways to keep workers well today

Tune in for this five-minute audio recording of Health and Wellness Educator Megan Sherman sharing ways to help your workers find their health and wellness priorities, as well as resources and motivation during this uncertain season.

[Listen now →](#)

Fresh look in the Benefits Management System

When your workers log into the Benefits Management System, they'll see a fresh look to coincide with the new Concordia Plans brand. While the functionality hasn't changed, this update is part of our commitment to continuously improve your workers' online experience.

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
Open Enrollment	Announcement that Open Enrollment will run Nov. 2-20 and encouragement to log into the portal and actively participate. (Note: Members at non-standard OE-cycle employers will be excluded.)
Financial Wellness Education webinar series	We invite workers to register for the upcoming financial wellness webinar: "Savings for Retirement."
Vitality	A reminder for members to go for gold status! The October Steps Challenge and the Vitality year both end Oct. 31.
SWORD	Learn how Concordia Plans members are benefiting from SWORD Virtual Physical Therapy.
CRSP 403(b)	

Open Enrollment is often focused around health care, so we'd like to remind members how important their financial health is and to save for retirement in the CRSP 403(b).

Connecting the Dots



CONCORDIA PLANS

Visit the Newsletter Archives!

Each month's newsletter will be **archived and available online on this page** for future reference.

We would love to hear your ideas and suggestions about the content - **tell us what you think.**

[View as a Webpage](#) | [Forward to a Friend](#)

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