

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](#)



Member Open Enrollment Nov. 2 – 20

Open Enrollment resources at your fingertips

The 2021 Open Enrollment window is now open! To help you talk to and support your workers as they choose their 2021 benefits, we've created a hub on our website for employer [OE resources](#). You'll find an electronic version of the 2021 Member Open Enrollment guide, overviews of all 2021 CHP options as well as the new dental and vision benefits and more!

[View OE resources →](#)

Catch a replay of our OE webinar

On Oct. 22 we hosted our "Preparing Employers for Open Enrollment" webinar that included:

- 2021 OE timelines and communications.
- Changes for 2021 OE.
- Walk-through demo of the member experience.
- Updated OE resources.
- Q&A session devoted to answering your questions!

If you didn't catch the live webinar, we encourage you to watch the recording so you don't miss the details you need to navigate OE alongside your workers.

[Watch now →](#)

Did you know Open Enrollment is for all workers?

Even if your ministry doesn't participate in the Concordia Health Plan, your workers are encouraged to participate in Open Enrollment! It's a great time to review their financial benefits and beneficiaries to make sure their families' needs are covered so they can have peace of mind.

Your workers' Open Enrollment to-do list:

- Start or increase Concordia Retirement Savings Plan 403(b) savings rate (if applicable).
- Update beneficiaries.
- Check the amount of Basic Life Insurance benefits provided.
- Purchase supplemental life insurance.
- Enroll in Accidental Death and Dismemberment Insurance.
- Review pension and disability benefit amounts.

Now's the time!

Encourage your workers to log in to their member portal Nov. 2-20 to enroll in 2021 benefits!

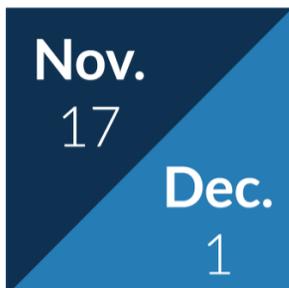
It's Annual Compensation Report time

The **ACR Online Tool** is now available through your Employer Portal. Every year we ask you to complete an Annual Compensation Report. The report is used to accurately determine disability, death and retirement benefits for your workers and calculate your ministry's contributions for the Concordia Retirement Plan pension and Concordia Disability and Survivor Plan. Check out our ACR resources page for instructions, FAQs and more.

[See ACR resources →](#)

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

Learn more about Annual Compensation Reports



[Webinar: Learn more about ACRs](#)

[Nov. 17 at 1 p.m. CT](#) & [Dec. 1 at 1 p.m. CT](#)

New to the ACR process? Or do you need a refresher on your duties as an employer? We can help! Join us for a live demo of the ACR Online tool during our upcoming ACR webinar – you'll walk away with the knowledge you need to complete your ACR quickly and accurately. Sign up now for the session that works best for you!

[Tuesday, Nov. 17 at 1 p.m. CT →](#)

[Tuesday, Dec. 1 at 1 p.m. CT →](#)

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

Employer Notifications on member benefit changes during Open Enrollment

If you are registered in the Benefits Administration System, you may have already received email notifications of member benefit changes. These emails alert you to member changes that affect 2020 payroll deductions. The notifications will continue throughout Open Enrollment but will not include your workers' 2021 Open Enrollment benefit changes.

To view your workers' Open Enrollment activity, elections and changes, we recommend running one of these reports in the BAS:

- 1. Intermediate – Open Enrollment – Activity Report**
This report lists whether your workers have taken action on their OE event. It does not show specific elections, only if an action has been taken.
- 2. Intermediate – Open Enrollment – All Elections Report**
This report details your workers' OE elections and indicates if there was a change or addition to the benefit options.
- 3. Intermediate – Open Enrollment – Change Report**
This report lists benefit plans available to your workers and whether they made changes to their plan options during OE. It indicates changes to a different health plan, changing tier options, electing a new benefit the worker didn't elect last year or declining coverage for a benefit they elected in 2020.

Payroll deductions based on Open Enrollment elections go into effect Jan. 1, 2021. If you have any questions or need assistance, please contact us at info@concordiaplans.org or [888-927-7526](tel:888-927-7526).

[Get Report Guides →](#)



Choosing the right application for PPP loan forgiveness

If you received a Paycheck Protection Program loan, you must apply to have that loan forgiven. In this article, we share helpful information on the three different applications that can be submitted.

[Read article →](#)

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

Vitality Check: At-home biometric screening option now available!

Concordia Health Plan members and enrolled spouses can now receive a Vitality Check through the Quest self-collection screening option at no extra cost. Learn more by listening to this four-minute audio recording of Health and Wellness Educator Megan Sherman!

[Listen now →](#)

Reminder: HSAs and Medicare don't mix

Active workers who are 64 or older need to be aware of special health savings account contribution limits that may apply when Medicare becomes their primary medical coverage. These HSA limits can affect how much workers can save up to six months prior to applying for Medicare. Please share these [HSA and Medicare FAQs](#) with workers who are age 64 years or older and are contributing to an HSA so they can make informed decisions about saving.

[Share the FAQs →](#)

A note about Vitality rewards

Vitality is a wellness program available to Concordia Health Plan members that integrates healthy activities and choices into daily life. Participants can earn points for the healthy choices they make and then redeem those points for cash rewards. When a worker discontinues CHP coverage, they will lose access to the Vitality benefit and website. CPS does send detailed information directly to affected members, but we would like to encourage you to remind your workers to take advantage of the benefits they accrued while using Vitality before they lose access.

As part of our Vitality membership review, we did find that some workers with discontinued CHP coverage were still in the system. We have sent them a communication alerting them that they will no longer have access to Vitality after Nov. 30. If your workers have questions about redeeming their Vitality rewards, please have them contact Vitality's Customer Care at [877-224-7117](tel:877-224-7117).

New student debt resource through Fidelity

In mid-November, Concordia Plans is transitioning our student debt resources from Vault to Fidelity Investments. With this move, your workers will continue to have access to robust student debt resources, including repayment calculators, refinancing opportunities and 1:1 consultation by phone with financial experts. Since CPS partners with Fidelity Investments for the Concordia Retirement Savings Plan 403(b), eligible workers will be able to view their student debt alongside retirement and other financial goals.

Member access to Vault will end Nov. 14 and access to Fidelity's resources through NetBenefits begins Nov. 16. If a member used Vault to refinance student debt through a partnered bank, or pursued a federal payment program, the member will continue to have a relationship with those third-party entities. If your workers have student debt-related questions, they can reach out to the CPS Financial Education Team at Money.Matters@ConcordiaPlans.org.

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 on Nov. 2 that standard Open Enrollment is live and reminders will be sent to encourage members 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 Nov. 12 financial wellness webinar regarding Health Savings Accounts.
65+ Worker HSA & Medicare Limits	Alerting active workers 64 or older to be aware of special HSA contribution limits that may apply to them when Medicare becomes their primary medical coverage. These HSA limits can affect how they can save up to six months prior to applying for Medicare.



**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

Phone: 888-927-7526
Email: info@ConcordiaPlans.org

This email was sent to your address because your email preferences are set to receive our updates.
To stop receiving these emails, [click here](#)

Copyright © 2020 Concordia Plans, All rights reserved.
P.O. Box 229007, 1333 S. Kirkwood Rd., St. Louis, MO 63122-9007