

Your ministry, your workers, your benefits

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From all of us at Concordia Plans, we wish you a very blessed Advent season and Merry Christmas!

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

Submit your 2021 Annual Compensation Report

Did you know that CPS uses the ACR to accurately determine disability, death and retirement benefits for your workers? The ACR is also used to calculate your ministry's contributions for the Concordia Retirement Plan pension and Concordia Disability and Survivor Plan. We encourage you to use the ACR Online Tool to submit your report. You can access the tool through your employer portal under Quick Links.

Looking for some extra help? For additional ACR resources, including a user guide for the online tool, visit ConcordiaPlans.org/ACR.

[ACR Online Tool →](#)

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

Catch a replay of our ACR webinar

We presented an ACR webinar Nov. 17 and Dec. 1 about using the ACR Online Tool and to answer questions about ACRs. If you missed the live webinar, we encourage you to watch the recording, so you can feel confident using the online tool for your 2021 ACR.

Watch now →

Register for exclusive webinar featuring Elaine Sommerville

Paycor, our preferred payroll services provider, invites LCMS ministries to an exclusive webinar featuring Elaine Sommerville, author of "Church Compensation: From Strategic Plan to Compliance". The Jan. 21 webinar kicks off at 1 p.m. CT and covers navigating the "Maze of the Unique Compensation and Tax Aspects of Ministers."

Sign me up →

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New Account Manager, same great service

As part of our Ministry Engagement Team, our Account Managers are dedicated to focusing on and understanding your ministry's needs. As we approach 2021, we are realigning on which employers our Account Managers serve to continue improving the service and support you receive. Not all ministries will have a new Account Manager. If your ministry is experiencing a change, you will receive an email introduction from your new Account Manager in the coming weeks.

Employer notifications on member benefit changes for the new year

Employers registered for the Benefits Administration System receive email notifications when member benefit changes affect payroll deductions. However, these notifications will not be sent for Open Enrollment changes.

To prepare for the payroll deductions in 2021 due to Open Enrollment activity, elections and changes, we recommend running these reports in the BAS:

- **Intermediate – Open Enrollment – All Elections Report**
This report details your workers' Open Enrollment elections and indicates if there was a change or addition to the benefit options.
- **Intermediate – Open Enrollment – Change Report**
This report lists benefit plans available to your employees and if they made changes to their plan options during Open Enrollment. It indicates changes to a different plan option, changing tier options, electing a benefit that the worker didn't elect last year or declining coverage for a benefit that 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 BAS Report Guide →

December Group Term Life report to help with year-end tax reporting

Throughout the year you received a monthly report indicating changes experienced by your workforce that affect the life benefits you provide under the Concordia Disability and Survivor Plan. To assist you with your year-end tax reporting, your December GTL report will include a comprehensive list of all your workers and their imputed income.

Please note the following items as you review your December GTL report:

- The amounts provided for each worker on the list are monthly totals. Please be aware that annual totals should be calculated from the given monthly amounts.
- The report includes “Start” and “End” date columns to indicate the date range for that calculation. If there is no recorded end date, continue at the given amount until a new report indicates a change.
- An individual may be listed more than once to indicate changes in coverage.
- **Changes to imputed income amounts for December are indicated in bold type.**

If you have any questions, visit ConcordiaPlans.org/GTL for additional resources, including frequently asked questions. You can also contact us at info@concordiaplans.org or **888-927-7526**.

2020 Vitality tax report

If your ministry participates in the Vitality wellness program, be on the lookout for the cumulative 2020 Vitality Tax report in early January. This report includes the information you need to ensure accurate W-2 reporting.

As a reminder: the value of the Vitality Wellness rewards is considered a non-cash wage and subject to FICA/SECA tax and applicable federal and state taxes. You will need to add these non-cash wages to gross pay for tax calculations. Don't pay your worker the rewards because they were paid by Vitality. The gross amount and related taxes should be included on the worker's Form W-2.

CPS Christmas holiday closure

Concordia Plans is closed on Christmas Eve, Christmas Day and New Year's Day so our staff can celebrate the holidays with their loved ones. God be with you during this most holy Christmas season!

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

COVID-19 vaccine: Express Scripts FAQs

With the news coverage of a potential COVID-19 vaccine on the horizon, we understand you may have questions and concerns.

As we gain additional insight on the matter, we will continue to provide announcements and updates so you understand options available for your ministry and workers. For more information, read through the [Frequently Asked Questions](#) provided by our trusted partner, Express Scripts.

[Learn more →](#)

Cold, flu and COVID-19: taking charge in an unprecedented season

Since the common cold, flu and COVID-19 have similar symptoms, this can cause confusion and uncertainty. Our benefit partner 98point6 created an informational flyer to help explain the difference. Share this flyer with your workers to help them understand potential symptoms this winter.

[Get the flyer →](#)

100% COVID-19 coverage through Mar. 31

To continue to help ease your workers' worries during these uncertain times, the Concordia Health Plan is extending 100% coverage for COVID-19 testing/treatment and telehealth services.

We're sending emails to make sure your workers know that the CHP is covering testing and treatment for COVID-19, as well as telehealth services at 100% through Mar. 31, 2021. This means no out-of-pocket costs to them for:

- Testing for COVID-19*.
- Treatment of COVID-19.
- Telehealth services.

**This does not include mandatory testing required by an employer.*

Your workers don't have to let the burden of cost keep them from the health care help they need. For more information, review our COVID-19 Member FAQ.

[Get answers →](#)

Get your guard on! Free offer coming soon!

As the pandemic continues, your workers and their families are spending more time online. That means more opportunities for them to become the victims of identity thieves. Identity Guard is ready to stand watch over your workers and make sure that their IDs are safe while they're online. Sure, there are free services out there, but they don't even begin to compare to Identity Guard's protection. Coming soon: Watch for more information on how your workers can try Identity Guard for free for three months.

[Learn more →](#)

Emotional wellness resources for the holidays

It's normal to feel stressed or down during the holidays, especially when the holidays may look a little different than they have in past years. Learn more about the resources that are available to LCMS workers 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 →](#)

2021 Concordia Health Plan member ID cards

Be sure to tell you workers that their 2021 CHP Member ID cards will be mailed to them in mid-December. If you receive any questions, please direct your workers to visit their member portal to download a copy of their cards.

Upcoming member communications

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

Topic	Message
Grand Rounds and 98point6	Concordia Health Plan members have two quality, cost-free solutions to calm concerns and clear up cold-flu-COVID confusion – Grand Rounds and 98point6.
SWORD	Members can add “achieve pain relief” to their Christmas lists this holiday season by connecting with SWORD.
Financial Wellness Education webinar series	We invite workers to register for the last financial wellness webinar of the year (Dec. 10) so they can confidently kick off 2021 with solid financial New Year's resolutions.

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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Email: info@ConcordiaPlans.org

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