

Your ministry, your workers, your benefits

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Complete your 2021 Annual Compensation Report

If you haven't submitted your 2021 ACR, we encourage you to complete it as soon as possible. The ACR is used to accurately determine benefits for your workers and to calculate your ministry's contribution. You can access the ACR Online Tool through your [employer portal](#).

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

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Exclusive webinar featuring Elaine Sommerville on Jan. 21

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." This webinar will provide helpful information for any employer with called workers.

[Sign me up →](#)

Benefits Administration System webinar Jan. 26

Whether you're new to the BAS or an experienced administrator wanting a refresher, this Jan. 26 webinar at 1 p.m. CT will provide you with valuable information, including:

- An overview on basic navigation of the BAS.
- A demo on how to use the BAS to manage your ministry's benefits.
- A review of the reports available in the BAS.
- Helpful resources and where to find them.

[Register now →](#)

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COVID-19 relief through the Consolidated Appropriations Act

In late December Congress passed and the president signed the Consolidated Appropriations Act, which includes several provisions related to COVID-19 relief. We've created two documents with additional information on the legislation:

- A [Q&A document](#) on changes to the Paycheck Protection Program loans, including a second round of loans. Organizations that received a PPP loan in 2020 are, in some cases, eligible to apply for and receive a second loan. See the document for more information, including the additional types of expenses that loan proceeds can be used to cover.
- A [resource document](#) detailing additional provisions of the act, including those related to pandemic unemployment assistance, recovery rebates for individuals and tax credits for paid sick and family leave. The document includes links to the original information on these topics from the CARES Act and Families First Coronavirus Response Act.

Congress also changed the requirements for the Employee Retention Tax Credit so that employers who received PPP loans are now eligible for the credit, as long as the same wages aren't used for both. Employers who are interested in taking advantage of this change need to consult their tax professionals.

Additional information about COVID legislation can be found on our [COVID-19 resources site](#).

FSA flexibility through appropriations act

The Consolidated Appropriations Act also has provisions that provide temporary relief for **health and dependent care flexible spending accounts**. This relief is especially impactful as many workers were unable to use all of their FSA funds in 2020 and are at risk of losing those funds.

While the act doesn't allow employers to refund unused FSA amounts, it does have several options that allow workers to access their funds beyond the normal deadlines. Please note that employers aren't required to adopt any or all of these options. Any employer interested in making a change or learning more should contact their FSA administrator (see contact information below).

Carry over: Workers can carry over uncapped, unused amounts from a health or dependent care FSA into 2021 OR employers can extend an existing FSA's grace period from 2 ½ months to 12 months. The act also allows unused amounts to be carried over from 2021 into 2022.

Dependent age: For dependent care FSAs, the law temporarily increases the age of children whose expenses qualify for reimbursement from 12 years old to 13. Once a child reaches age 14, dependent care expenses no longer qualify.

Flexibility to make or change elections: Employers can grant workers greater flexibility to make or change elections. For example, if a worker wants to use 2020 dependent care funds to pay for 2021 expenses, the employer can allow the worker to reduce his/her 2021 dependent care election. Any changes in elections will only be reflected on a worker's payroll after the election date.

Expenses after participation ends: For health FSAs, the act provides additional flexibility by allowing for the reimbursement for medical expenses incurred after the worker's participation ends (such as termination of employment).

Please reach out to your FSA administrator to discuss any changes your organization may prefer to make. You can reach Further at 800-859-2144 or Kaiser Permanente at 877-761-3399.

It's W-2 Time

As an employer, it is your responsibility to prepare W-2 forms and provide these documents to employees on or before Mon., Feb. 1, 2021. Additional copies must be sent to the Social Security Administration so employees' tax returns can be verified.

2020 Vitality tax report

If your ministry participates in the Vitality wellness program, be on the lookout for the cumulative 2020 Vitality Tax report. 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'll 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 W-2 form.

Concordia Plans wins health culture award

We're proud to announce that CPS is the winner of the 2020 Business Health Culture Award, given by the St. Louis Area Business Health Coalition. The award recognizes organizations for their innovative and comprehensive approaches to improving the well-being of employees and their family members. CPS was recognized for successfully creating a culture of health by embedding wellness into the organizational mission and strategic goals. We believe that by focusing on the health and well-being of our own workers, they're better positioned to care for the ministries and members we serve.



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Communication to workers about 2021 CPS benefits

To help your workers become better acquainted with their benefits, we've sent communications inviting them to log in to their member portal and check out their 2021 CPS benefits. Encourage your workers to take action with their benefits so they'll be off to a great start in 2021!

COVID-19 vaccine coverage information

The COVID-19 vaccine itself will initially be provided by the government at no cost to health plans or members. The administration of the provider dosing the vaccine is a cost that's 100% covered under the Concordia Health Plan with no cost sharing with the member.

Early on, the COVID-19 vaccine supply will be limited, with the first doses designated for frontline health care workers and residents of long-term care facilities. Over the first three to four months of 2021, we anticipate that vaccine supply will increase significantly and there'll be opportunities for additional groups to be vaccinated. Distribution will vary across each state, as state governments are responsible for the distribution to their population.

For more information, review our [COVID-19 Member FAQ](#).

2021 Concordia Health Plan member ID cards

By now, your workers should've received their 2021 CHP Member ID cards in the mail. If you get any questions or requests for cards, please direct your workers to visit their member portal to download a copy of their cards.

Tell your workers about Form 1095-B

All workers in the Concordia Health Plan during 2020 will receive a Form 1095-B. These are sent every year, but we want to remind you that this tax document is nothing you need to be concerned by. If your workers ask, please let them know their copies are coming soon!

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
Welcome to Your 2021 Benefits	Members are encouraged to log in to their member portal to unleash the power of their 2021 CPS benefits!
Financial Wellness Education webinar series	Throughout 2021 we'll offer opportunities for members to learn how to tackle financial challenges and achieve financial wellness, one topic at a time. The series kicks off Jan. 21 with a webinar about budgeting.
Vitality	Members are invited to attend a "Push for Platinum in 2021" webinar Jan. 28 to learn more about Vitality and how to achieve Platinum status in 2021.
Identity Guard	Exclusive offer for Concordia Plans members to try Identity Guard, an identity theft protection service, free for three months.

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.**

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