Things you need to do: (go to top)

Complete your Annual Compensation Report now

If you haven’t completed your ACR yet, there’s still time! You can get to the online tool from the Employer Portal by clicking on “ACR Online Tool” under Quick Links.

If you need help completing your ACR or would like more information about this report, visit our ACR Resources page.

Things you can do: (go to top)

Register for the Feb. 23 HR Services webinar

Handbooks, policies and forms ... oh my! In 2020, many ministries had to quickly adapt to working remotely, and learning new health and safety requirements. Does your employee handbook reflect these changes? Are you wondering what else your handbook should include? Which policies need reviewing?

Join us for a webinar Feb. 23 at 1 p.m. CT to learn how HR Services can help! During the webinar we’ll:

- Discuss recommended policies and considerations for employee handbooks.
- Explain how HR Services can assist you with handbooks and policy creation.
- Give you a tour of the online HR Support Center.
- Share how you can stay up to date with legislative changes.
ICYMI: Paycor and Benefits Administration System webinar recordings available now

In January we held two webinars. If you missed our live presentations, no worries! You can catch the recordings here:

- “Navigating the Maze of the Unique Compensation and Tax Aspects of Ministers,” hosted by Paycor →
- “Benefits Administration System Basics” →

Things you need to know:

New availability of Employee Retention Tax Credit

Employers who received a Paycheck Protection Program loan in 2020 were previously barred from taking advantage of the Employee Retention Tax Credit, a refundable credit against applicable employment taxes for qualified wages paid. The Consolidated Appropriations Act that passed at the end of 2020 changed this rule, and now employers can retroactively claim the ERTC for 2020 even if they received a PPP loan, subject to some limitations. The act also extended the ERTC through June 30, 2021, and changed how the credit will work for 2021.

This tax credit offers potentially significant cost savings for LCMS ministries and should be considered by all employers. We have prepared an information sheet with more details and recommend you consult your tax advisor for information specific to your ministry.

2021 Group-Term Life Insurance information

If your ministry participates in the Concordia Disability & Survivor Plan, be on the lookout for a mailing that includes your Group-Term Life Report and instructions for tax reporting and payments.

Remember: this information applies to the 2021 tax year (not 2020), but you still need to start now! Find Group-Term Life Report resources at ConcordiaPlans.org/GTL.

New CRSP 403(b) service center coming soon

If you participate in the Concordia Retirement Savings Plan 403(b), you’ll notice EBSO is now a 90 Degree Benefits company. As part of this transition, we’ve been working on a new online service center for contribution management. This site provides new features including access to historical reports. More details coming soon!

Compensation Decision Support Tool now on our website

CPS is pleased to share this resource for employers: The Compensation Decision Support Tool. Your workers’ service to the Lord is priceless, but you want to make sure that they are fairly compensated for their time. This Compensation Decision Support Tool helps you do just that. Based on your geographic location, type of ministry and other factors, this tool will help provide salary benchmarks for determining compensation. Access the tool, watch new tutorial videos and view additional resources now available on our website.

Discover More →

Things for your workers:

(goto top)
New Student Debt Solutions for your workers

Your workers’ education allows them to better serve your ministry, but their student debt needs to go! Fidelity’s Financial Debt Solutions tool can help them create a plan to pay off their student debt faster by providing repayment calculators, federal payment program resources and refinance opportunities. With Fidelity’s help, your workers can defeat student debt and win the financial flexibility they deserve.

Watch for more information coming soon.

Fill in workers on Form 1095-B

All members in the Concordia Health Plan during 2020 have been sent a Form 1095-B. This is just a reminder that no action is needed by you on this annual tax document. Workers who need assistance with the form can email info@ConcordiaPlans.org.

Grand Rounds supports heart health

Did you know that working with a primary care physician or health care expert can help you effectively prevent, identify, and/or manage heart health risks? Through the Concordia Health Plan, your workers have access to Grand Rounds, which provides quality health care experts and medical staff that can help answer questions on obesity, high blood pressure or cholesterol levels.

Grand Rounds care coordinators also can help your workers find a quality doctor or specialist in their area that can offer support and keep workers on the right track to a healthy heart. Grand Rounds can additionally direct your workers to other health and wellness programs they may qualify for through the Concordia Health Plan. We encourage you to share Grand Rounds with your workers today!

Share Grand Rounds →

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):

<table>
<thead>
<tr>
<th>Topic</th>
<th>Message</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health and Wellness Awareness and Usage study</td>
<td>Members of the Concordia Health Plan are invited to participate in a survey regarding their health benefits. This study is designed to help us understand what members know about their benefits as well how they feel about them.</td>
</tr>
<tr>
<td>Financial Wellness Education webinar series</td>
<td>The Feb. 18 Student Debt webinar will introduce our new Fidelity Student Loan Solutions tool and demonstrate how members can actively get involved in tackling student debt.</td>
</tr>
<tr>
<td>Telehealth</td>
<td>Members of the Concordia Health Plan are reminded that 98point6 and SWORD virtual physical therapy are 100% covered telehealth solutions they have access to for safe, convenient and no-extra-cost ways to get medical treatment.</td>
</tr>
<tr>
<td>Fidelity Student Debt</td>
<td>This month CPS is launching our new Fidelity Student Debt Solutions! We know how much student debt can impact workers, so we’re very hopeful about this partnership with Fidelity and equally excited to tell your workers about this new resource tool!</td>
</tr>
</tbody>
</table>
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.