



CONCORDIA PLANS

2021 MINISTRY REPORT

ASK | LISTEN | ACT



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LIVING OUR MISSION EACH DAY

Our 2021 Ministry Report is inspired by our mission:

Serve Ministries... Care for Workers... so that the Word of God Spreads!

The programs and activities you'll read about in the pages that follow not only help reveal our mission at work, but also reflect our direct response to what we've heard from you and your workers as we continue to "Ask. Listen. Act."

You've told us your ministries have responsibilities and face challenges, diverting attention from your core mission – to share the Good News of Jesus Christ in your community. To help we've created resources making it easier to focus on your mission by eliminating some of the challenges and questions that can come with managing benefits. Beyond that, though, we're continuing to introduce solutions to help you manage other challenging and time-consuming aspects of the business side of ministry.

As leaders, you have also told us the demands on church workers are many, and stressors have only increased through the various stages of the pandemic. The physical, financial and emotional health of your workers is critical to carrying out your ministry. As church workers tend to focus on taking care of others instead of themselves, we've been focused on meeting their changing needs and providing additional tools and resources to impact all areas of health.

Concordia Plans exists because so many ministries across the LCMS have made the commitment to care for their workers now, and into retirement. We thank you for your partnership, and hope this report provides insight into how we serve your ministry and care for your workers. As always, your input is welcome and encouraged as we strive to live our mission each and every day.

To God Alone be the Glory!



James R. Jaacks
Chairman of the Board



James F. Sanft
President & Chief Executive Officer

ASK | LISTEN | ACT

How may we help?



PART 1

Taking the pulse of ministry.

We are always interested in learning more about our ministries, their opportunities and challenges, and how we can best serve them. In 2021 we continued the “Ask. Listen. Act” approach we began the previous year. Multiple interactions — including surveys and phone calls with district and ministry leaders — revealed important insights about the ways the Plans are currently serving ministries and workers and will influence future initiatives and support.



One **new addition** to our suite of surveys was the **2021 financial tools survey**.

The survey allowed ministries and members to share if and how our current financial resources are meeting their needs.

Specifically, ministries and workers were asked about the Concordia Retirement Plan pension, the Concordia Retirement Savings Plan 403(b), online tools like Retirement Connection and Vision, financial education resources, and more. The survey results are critical as we develop strategies around improving the quality and utilization of these resources as well as educational efforts aimed at caring for the financial well-being of church workers throughout all stages of their career.

While surveys are useful tools to identify trends and determine satisfaction with service and resources, nothing beats a conversation to really explore what's happening at a ministry, strengthen relationships and foster partnerships that can enrich how we support our ministries and care for workers. So, we picked up the phone and here's a sampling of what those conversations entailed:



Throughout the spring, our ministry engagement team reached out to more than 700 ministries. They discussed topics like the lasting impact of COVID-19, as well as their greatest challenges and opportunities. They also asked for feedback on our Plans and resources, and if there are any other areas in which we can provide support.



Over the summer, our market research team did one-on-one phone calls with benefits administrators at multiple ministries to understand how they approach day-to-day benefits administration. Delving into everything from onboarding new workers to their benefits to using the employer portal's benefits administration system provided great insight into how we can better serve ministries.



Finally, a fall outreach to leaders at the district level provided a different aspect of insight, as we focused on what they viewed as the biggest needs facing ministries. District business managers and education executives shared the struggles they see ministries having and also potential ideas on how we could better support them and the ministries we serve.

Through our surveys and targeted outreach, we learn a great deal about what we're doing well, what we need to improve, what ministries are struggling with as they run the "business" of ministry, and what they need more assistance with as they go about their daily functions.



WHAT WE LEARNED

- Ministries are worried about keeping workers engaged.
- They're concerned about supporting workers who are struggling with burnout, stress and anxiety, particularly in the wake of COVID-19.
- Ministries need assistance with explaining benefits to workers.
- They're looking for support with worker retention and recruitment, leadership development and policy guidance around sensitive societal issues.
- They're looking for CPS to help streamline some processes and improve experiences around crucial interactions like employer elections and open enrollment.



**PART 2**

Addressing immediate concerns, improving processes and providing new tools.

Though ministries are coping with these challenges and more, they also express how much they appreciate the resources and services CPS provides to care for their workers and support their mission. We value the feedback because we want to help ministries thrive so that the Word of God continues to spread!



Here are some examples of ways CPS acted on what we learned in order to better meet the needs of those who serve:



We increased communications about mental health and created a Mental Health Toolkit for employers. The toolkit, available in the Employer Resources section of our website, is discussed in more detail later in this report. In addition to the toolkit, we ran a year-long mental well-being engagement campaign to support our ministries and members.



Our financial educators implemented a process to proactively reach out to new hires and transferring workers. They use this opportunity to introduce themselves and their services as well as to highlight features of the financial benefits, resources and availability to save for retirement through the Concordia Retirement Savings Plan 403(b).



We continued to promote HR Services, a resource we launched in April 2020, specifically to support human resources needs of ministries, especially for those without HR professionals on staff. As COVID-19 remained in the spotlight throughout 2021, HR Services helped ministries navigate important topics like mask mandates, vaccine requirements, workplace safety and more. (*HR Services is covered in more detail later in this report.*)



We created more resources to support those in the benefits administrator roles at their ministry and to improve their experience with our benefits administration system. Here are highlights:

- A CPS Overview Brochure outlines the benefits, solutions and services CPS offers.
- A Quick Start Guide for Employers provides benefits administrators a brief overview of their role in administering CPS benefits.
- The CPS Employer Calendar provides a snapshot of activities related to benefits in a sample year.
- An employer administrative basics webinar is hosted monthly to help acclimate those new to the benefits administrator role for their ministry so that they understand key responsibilities and available resources, see a demo of the benefits administration system and have an opportunity to ask questions.



We refreshed Open Enrollment resources for employers – providing guides, webinars, information and timely reminders to help ministries understand what to expect during the Open Enrollment season. We kept ministries informed of what CPS would be sharing with their workers and showed them what the online member experience would entail for 2022 benefits enrollment. These actions helped ministries be better equipped to answer their workers' questions during this important time of year.

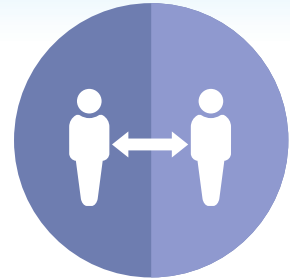


We conducted an in-person mini workshop with district education executives to delve deeper into issues raised in our fall outreach with district leaders and help us prioritize the identified issues. This exercise will help guide our focus for future endeavors.

As you can see, “Ask. Listen. Act” is guiding how we support you and care for your workers. We welcome your feedback at any time so we can continue to grow and serve you better.

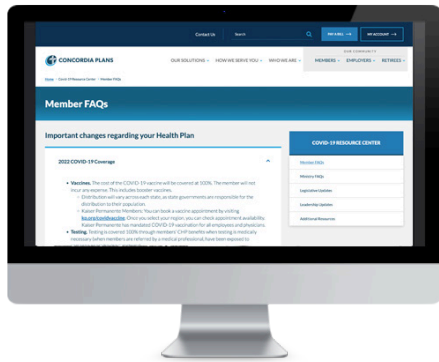


Continuing COVID updates during challenging times.



In 2021 we continued the work we began the previous year, providing updates on COVID-19 related activities and helping ministries as they cared for their workers. We strived to provide the most current and accurate information possible about health coverage, legislation and other related topics. While the pace of updates slowed some in 2021, the information was no less critical in helping ministries and workers navigate confusing and challenging topics.

The COVID-19 resources page at ConcordiaPlans.org became a hub of information for the LCMS in 2020, and we continued to improve and enhance this page. Updates were posted online and sent through our newsletters on key topics such as the expansion of the Employee Retention Credit, which can provide cost savings to employers and was newly available to many ministries. In addition, the website was reorganized to make it easier for ministries to locate the information they needed more quickly.



As the year drew to a close, the CPS legal and communications teams collaborated again to create resources to help ministries understand workplace vaccination, testing and masking requirements potentially coming in 2022. As with all COVID-19 legislative updates, the situation was frequently changing. Rest assured our team continuously monitors the proposed legislation, mandates, regulations and challenges through the courts so that ministries will have up-to-date information to assist them in becoming compliant.



We invite you to **visit our COVID-19 resources page at ConcordiaPlans.org** for the latest updates to help your ministry and workers navigate this ever-changing situation.



Helping ministries navigate the changing workplace

LCMS ministries expressed a need for help managing human resource issues, especially because the person responsible for benefits and HR issues often is not a certified HR professional. That's why we rolled out HR Services in 2020. For a monthly subscription of \$49, ministries have unlimited access to online resources, including templates, a law library and how-to videos, as well as real-time support with certified HR specialists who can answer questions and provide assistance when needed.

Challenges and opportunities associated with COVID-19 continued to be prevalent for many ministries throughout 2021, particularly in conjunction with workforce and workplace safety, vaccines and mandates. This year, our director of ministry solutions conducted several presentations and webinars about HR best practices, including the need for good employee handbooks and policies.

Without a handbook or documented policy to address how a ministry will operate and handle specific situations with their workers, the ministry can be left unprepared when unforeseen circumstances arise. Handbooks not only provide a dedicated resource for workers so they understand their employer's expectations, but also ensure employers can consistently handle situations when they arise.



Handbooks ranked as the most popular topic among ministries using HR Services. The graph shows other topics of interest.

Ministries are encouraged to assess their handbook to determine if they are meeting current and potential needs. Suggested areas to consider addressing in the wake of the pandemic include:

- Working from home
- Office protocols
- COVID-19 testing, vaccines and quarantine requirements
- Paid and unpaid leave/time-off

Remember, HR Services can help you create or review your handbook. Their HR professionals can help ensure your policies and procedures are clearly outlined and comply with both state and federal laws. To learn more about HR Services and access topical videos/webinars, click on the "Our Solutions" tab of our website and select HR Services.

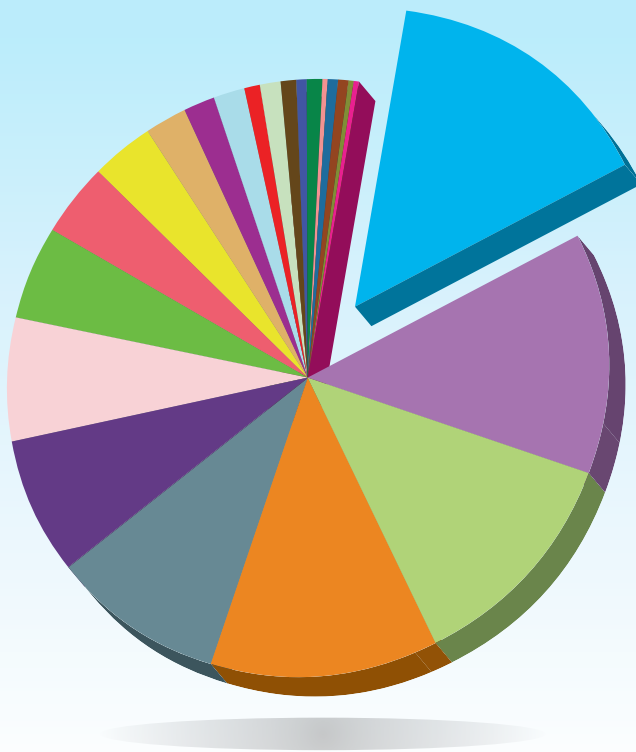


"Our ministries really find value in having the ability to pick up the phone or send in a question to a certified professional which they can do an unlimited amount of times with their subscription.

Many ministries have utilized HR Services to keep up to date on quickly changing federal and state laws, COVID-19 mandates and best practices, and updating their handbooks."

Beth Jones
Director of Ministry Solutions

MOST POPULAR HR QUESTIONS



- Handbook 15%
- Benefits 13%
- Wage & Hour 12.2%
- HR Administration 12.2%
- Health & Safety 9.5%
- Employment Laws 7.5%
- Hiring, Recruiting, & Retention 6.5%
- Leaves of Absence 5.2%
- Compensation 3.7%
- Termination 3.5%
- Payroll Administration 2%
- Disability 1.7%
- Corrective Action 1.7%
- Other 1%
- Conflict Management (Harassment) 1%
- Unemployment 0.7%
- Training & Development 0.7%
- Immigration 0.7%
- Workers' Compensation 0.5%
- Technology & Privacy 0.5%
- Employee Relations 0.5%
- Diversity & Discrimination 0.2%
- Culture 0.2%

Helping ministries understand compensation through the Compensation Decision Support Tool

The Compensation Decision Support Tool saw its highest utilization yet with over 12,500 compensation reports run in 2021. The tool was launched in 2016 and was created at the request of district business managers who needed assistance providing compensation guidance to ministries. Initially the tool helped ministries with determining compensation for pastoral positions. Since then we have expanded the tool to include additional positions in church ministry and in LCMS schools.

POSITIONS SUPPORTED:

- Sole Pastor
- Senior Pastor
- Associate Pastor
- Director of Christian Education
- Director of Christian Outreach
- Deaconess
- Director of Family Life Ministry
- Director of Parish Music
- Lay Minister
- Principal/Head Administrator
- Principal/Asst. Administrator
- Early Childhood Director
- Teacher (childcare, preschool, elementary, middle and high school levels)
- Asst. Teacher (preschool and childcare)

Over the years interest in the tool has grown significantly. In 2021, Concordia Plans hosted several presentations and webinars about the tool. We also created a section on our website devoted to helping ministries access and use this helpful resource, including quick links to both the church and school versions of the tool. We also created FAQs and video tutorials to explain the tool and help step users through the process and reports generated. All these resources are conveniently located on this webpage.

Keeping the tool current is important, so it remains accurate and useful. The data is refreshed each year, and we continually listen to feedback from ministry leaders and district business managers to help guide enhancements and expand the list of roles included. There is no cost to the ministries to use this tool — we're happy to provide this service to LCMS ministries.

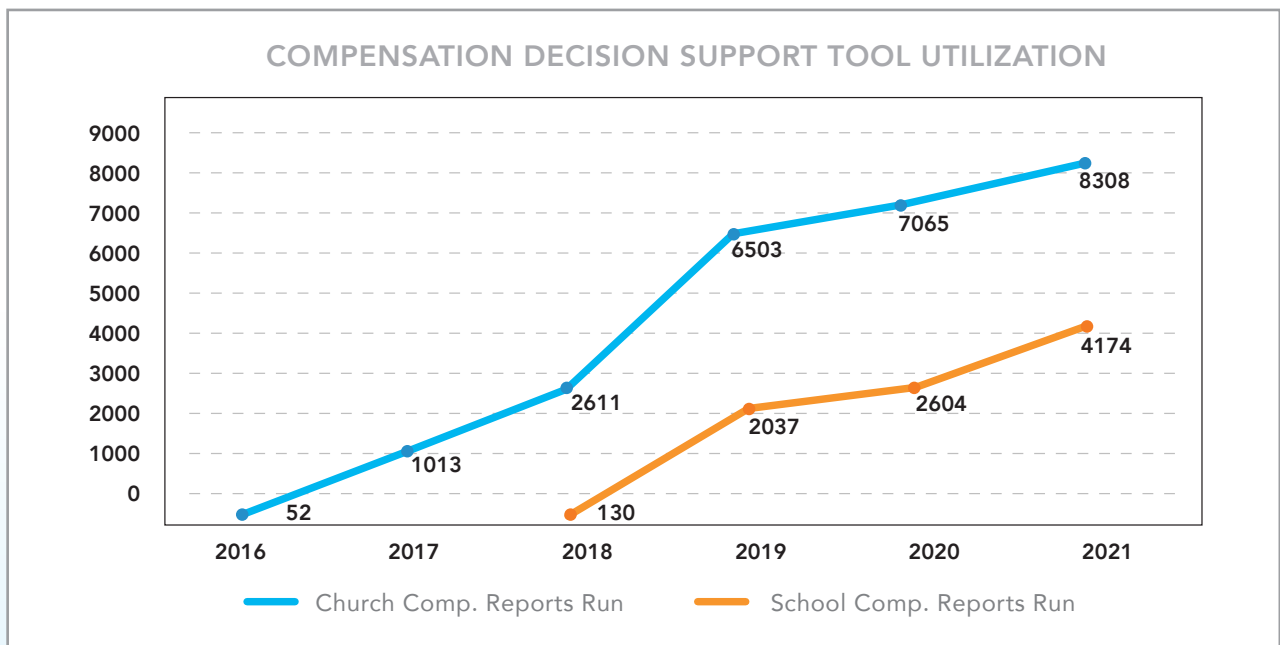




"Ministries have really appreciated having reliable data at their fingertips that is customized to their ministry size, type, zip code and for the specific candidate they are considering calling or hiring so they can be confident in their salary decisions. This has been especially valuable for ministries now, with so many focused on attracting and retaining talent to support their missions."

Beth Jones - Director of Ministry Solutions

Ministries have run more than 34,000 compensation reports through the tool since its launch with nearly 12,500 in 2021 alone!



In addition to salary guidance, the tool encourages ministries to consider the different benefits beyond salary so they can think about their total compensation package. As the need for new church workers grows, having a well thought out compensation package ready to present can be very beneficial when recruiting. It can play an important role in retaining workers, too, by showing the value — beyond salary — of all the benefits and resources provided, demonstrating how the ministry and CPS partner together to take care of them. Ministry leaders can reach out to their ministry engagement team account manager or account representative if they'd like assistance with evaluating and creating a total compensation view of their benefits and salary.

To learn more about and access the Compensation Decision Support Tool, visit the Employer Resources section of our website or reach out to MinistrySolutions@ConcordiaPlans.org.



Helping workers find solutions

Solutions provided through the Concordia Plans are designed to help church workers be physically, mentally and financially well. Those solutions come in many forms, whether provided as a core component of our Plans, through a vendor resource or education delivered by our worker wellness team.

Wellness solutions have always been accessible on ConcordiaPlans.org, but in 2021 we reorganized our content to make it quicker and easier for workers to find the help they need. **The new Caring for You section of our site launched over the summer, bringing all these resources together in one place online.** LCMS workers can now easily find what they're looking



for and learn about all the resources available to them by accessing that section on our home page ... or get help if they don't quite know what they need.

In addition to simplified access to resources through sections for "My Mental Health," "My Physical Health" and "My Financial Health" among others, the **Caring for You** page includes links to our **Knowledge Center, Financial Navigator and Health Connector**.



KNOWLEDGE CENTER

The Knowledge Center helps workers learn more about their benefits and how to use them. Videos and webinars on benefits basics and financial wellness topics are accessible any time.



FINANCIAL NAVIGATOR

No matter where workers are on their path to financial wellness, we can help them get where they want to go. By answering a few simple questions workers can find the financial planning resource that is right for them.



HEATH CONNECTOR

The Concordia Health Plan offers multiple wellness solutions and navigating them might feel overwhelming for some. That's why we created the Health Connector, to help members "cut through the clutter" to identify available resources that best align with their current need. After answering a few short questions they're shown potential wellness solutions with links to learn more. They can then choose the program that meets them where they are on their path to better health.

The Caring for You section of our site is a great place for employers to direct members who have questions about the wide array of resources and programs available to them through their Concordia Plans. Thank you for partnering with us to care for your workers and providing them access to the support they need on their wellness journey.

Financial Well-Being

In 2021, CPS elevated the importance of financial well-being as a foundational element of overall wellness. Recognizing that caring for workers' financial health encompasses more than just encouraging them to save and prepare for retirement, we broadened ways to engage with church workers about personal finance. This meant helping them cultivate healthy financial habits like managing debt, understanding credit, maintaining a spending plan, having an emergency fund and more.

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Our goal is to get workers to a place where they're not just surviving but thriving in their quality of life as it relates to their personal financial wellness journey.”

Laura Scheer – Financial Wellness Educator and Certified Financial Coach



ONE-ON-ONE AND COACHING SESSIONS

Financial educators from our worker wellness team held 1,378 one-on-one meetings with church workers throughout 2021! The majority of these connections were a direct result of assertively promoting the team's services and appointment availability in tandem with the MoneyMatters@ConcordiaPlans.org email address in all of our financially-themed marketing and educational materials touch points. Through this special email address, members scheduled complimentary and confidential one-on-one appointments with a Concordia Plans financial educator.

In addition to the standard one-on-one appointments, some members were encouraged to enter into more intensive financial coaching sessions. Through these deeper discussions, members worked with their financial educator to establish financial goals. They typically met four to six times over a period of a few weeks or months to review progress and address next steps. **Members who participated in this process realized a 58% decrease in the debt related to their established goals and a 38% increase in confidence level about their financial situation.**

DEDICATED FINANCIAL EDUCATOR FOR EMPLOYERS

In a continuing effort to improve the retirement readiness (the likelihood that someone will be able to maintain his/her standard of living in retirement) of church workers, our worker wellness team expanded a pilot financial education program that provides some of our largest employers a dedicated financial educator they can turn to for group or one-on-one financial education sessions. Prior to 2021 the program had been in place at 10 of our largest employers. Building from what we learned in the pilot, the program now consists of 27 ministries including large churches with elementary schools, high schools, universities, seminaries and some LCMS Recognized Service Organizations. Workers of these employers now have a "go-to" financial educator with whom they can establish a relationship and talk about current finances, financial goals and preparing for retirement.

The program is showing promising results. **Thanks to the personal connections and guidance fostered through these new relationships, the overall retirement readiness scores across these employers rose 28%!** We intend to continue fostering these relationships and expand this complimentary service to more employers in the future.

PERSONAL FINANCE WEBINAR SERIES

In 2021, we continued our monthly "Financial Education Webinar Series" to tackle matters related to personal finance and build a foundation for financial literacy. Topic selection was based on frequently asked questions and feedback received from our members. We addressed topics such as budgets, banking basics, credit awareness, understanding debt, retirement planning and Social Security. The series also included three popular pre-retirement workshops which garnered nearly 700 live participants!

Each webinar was recorded and added to the Members Resources Knowledge Center on our website, providing easy access for members who were unable to attend the live presentations or wanted to revisit what they had heard. **Overall, members engaged with these webinars more than 4,700 times throughout the year.**

NEW PRE-RETIREMENT SECTION ON CONCORDIAPLANS.ORG

Because of the popularity and success of our pre-retirement workshops, both in person and through webinars, we added a Pre-Retirement section to our website. This section addresses many matters related to pre-retirement such as health care, financial planning, Social Security and other important topics to help members understand when and how to approach retirement, including how to know their retirement age, when to enroll in Medicare, and more.

In light of the fallout and ongoing concerns associated with the pandemic, we're seeing more research showing that workers are looking to their employers to offer financial wellness and education through their employee benefits portfolio. With our products and programs, as well as our worker wellness team of financial educators, CPS stands ready to answer the call and provide this important level of support and care for our church workers. We'll continue to evaluate what we're doing and how best to help those who serve because we want LCMS ministries to thrive so that the Word of God continues to spread!

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"These conversations allow our financial educators to personally guide members toward a more stable pathway along their financial journey and diminish some of the stress and anxiety often associated with money management and debt. We are blessed to be in a position to help members tackle these challenges so they can worry less about their finances and focus more on their ministries and families."

Steve Gruenwald
Director of Worker Wellness

The impact of wellness resources

Through the Concordia Health Plan we offer solutions that help members address their most pressing health challenges and get on track to being well so they can serve well. But why are there so many different wellness programs, and how does that impact the overall cost of health coverage through the CHP?

“Everyone has different needs and there are varying entry points on the health and wellness journey,” said Sara Correnti, manager of member wellness products. “If there was only one on ramp to the highway, our travel would be much more congested, and similarly through our wellness solutions we provide the on ramps members need to move effectively through their own personal wellness journeys.”

Member health trends are studied and vendor partners are carefully evaluated to ensure their solutions are the right fit for our members. But these solutions aren’t put in place and left to manage on their own. Our health & welfare team is in constant communication with our partners, evaluating them and holding them accountable for the promised member-focused results. “If we aren’t seeing the impact to members’ well-being we expect, we have those conversations and evaluate if the solution is still right for those we serve,” said Bryan Kassing, assistant vice president of health solutions.

As depicted in the accompanying table, our programs are impacting LCMS workers in very real ways. The individual stories of members feeling healthier, more energetic and more equipped to serve in ministry are the reasons these plans exist. Even with those results, some still question why these programs are necessary and if individual ministries could save money by opting out.

The simple answer is “no,” ministries in the CHP would not save if these wellness resources went away. In addition to changing people’s lives, the CHP’s wellness resources serve the critical purposes of controlling the prevalence of conditions, reversing trends and ultimately controlling costs. They help members avoid unnecessary procedures and hospitalizations, get members off prescriptions no longer needed, and facilitate more efficient care, eliminating or driving down costs that would otherwise be covered by the Plan.

Being good stewards of the funds entrusted to the CHP is critical to us at CPS, and our team will continue to monitor member health needs and the utilization of the resources we provide. Thank you to those ministries in the CHP for providing such valuable tools to your workers and their families.



As the pandemic continued in 2021 we saw more members focusing on their own health and wellness than in the previous year.

Through these programs, which are available to members at no additional cost, our workers and their families are getting healthier and avoiding costly treatments that impact pricing for the entire CHP community.

PROGRAM	2021 RESULTS	WHAT DOES THIS MEAN?
Vitality	<ul style="list-style-type: none"> • 30.9% of workers at Silver status or higher • 9.7% of workers completed biometric screenings 	<p>Vitality status levels correlate with a person's health risk. A higher status generally indicates a person more actively engaged in his or her own health and well-being.</p> <p>Biometric screenings are a way to identify health risks earlier, enabling members to take action for their health before more serious conditions develop that require more time and money to treat. Screenings are part of preventive care and all members are encouraged to complete a screening.</p>
Grand Rounds Health <i>(soon to be Included Health)</i>	<ul style="list-style-type: none"> • 2,247 members newly registered • Members benefited from 4,735 services, including: <ul style="list-style-type: none"> • 50 expert medical opinions (virtual second opinions) 71% of these resulted in a change of treatment that was more cost-effective, less invasive or show to have better outcomes • 2,944 provider matches • 34% improvement in high-quality providers across CHP members 	<p>The most cost-impacting Grand Rounds service is the expert medical opinion. Other services also impact the quality of care and lead to medical cost savings.</p> <p>Quality providers (top 10% of their scope) are less likely to misdiagnose or under- or overprescribe, which leads to lower medical costs for the member and the health plan as a whole.</p>
SWORD	<ul style="list-style-type: none"> • More than 1,800 members enrolled • By week 12, 55% of participants reported a reduction in pain and 57% reported a reduction in intent to have surgery 	<p>Members are joining SWORD to treat acute and chronic pain. Pain and surgery intent continue to decline. Impact on each is seen as early as four weeks into the program.</p>
Wondr <i>(formerly Naturally Slim)</i>	<ul style="list-style-type: none"> • 6,977 pounds lost by participants • Average 2.6% weight loss per participant in the first 10 weeks • 29% of participants achieved 3% weight loss 	<p>Wondr participants had access to more tailored programming than ever before. This led to more skill development, greater long-term use of the programs and greater weight loss for higher engaged members.</p> <p>The federal obesity guidelines highlight that weight loss of as little as 3% of body weight produces clinically meaningful health benefits and greater loss produces greater health benefits. Additionally, research estimates each pound of excess weight (for those with a BMI greater than 25) costs the health plan approximately \$69 per pound annually.</p>
98point6	<ul style="list-style-type: none"> • 10.4% of CHP members are registered for the service • 3,722 visits completed • 83% of issues were resolved, with the other 17% referred to another level of care like urgent care or primary care 	<p>98point6 is the most cost-effective telehealth service for CHP members today. The cost varies between \$0 and \$5 per visit, which is a fraction of the cost of other telehealth services and even more of a savings compared to urgent care, emergency room or even primary care visits.</p>
Virta	<ul style="list-style-type: none"> • Average A1c decrease of 1.2% and average weight loss of 26 pounds • 62% of diabetic medications among participants eliminated • Gross savings of \$8,608 per patient within the first two years 	<p>Blood sugar mismanagement complicates total health (physical, financial, emotional) and greatly increases risk for other costly conditions like kidney disease, heart disease and more.</p>
Overall	<ul style="list-style-type: none"> • The overall unique engagement in wellness programs in 2021 was 35%, an increase over the previous two years 	<p>Engagement in health and wellness continued to grow in 2021, despite an ongoing pandemic and the complexities it has added to everyone's lives.</p> <p>Engagement is producing immediate results like weight loss but is also helping us care for workers in the long-term, keeping them on God's mission while managing risks and costs.</p>

Supporting worker mental health



What's the difference between mental health and mental illness? In 2021 we took steps to help ministry leaders and workers understand the answer to that question and gain access to resources in this critical area.

Positions in ministry have always come with their own stressors and challenges, and for many the COVID-19 pandemic only served to accelerate those. Through our stewardship calls with ministries and outreach to district leaders, it was clear they've observed a growing need in the area of mental health and want workers to have access to resources for their own well-being. Members themselves have sought out mental health resources more than ever before.

The focus on mental health at CPS lasted all year and was highlighted by Mental Health Awareness Month in May. The "Mental Health Toolkit" section of ConcordiaPlans.org was created for employers to access resources that can help them create a workplace culture to support their workers' mental health. Resources include recorded employer webinar, detailed information on the Employee Assistance Program, materials and links ministries can share with their workers, and much more. This information can be accessed under the "Employers" tab.

Feedback from some leaders indicated CPS has the right resources for workers to access around mental health, but that workers are unaware of them or unwilling to access them. To make these resources more prominent and accessible to members, CPS sent weekly member emails during May's Mental Health Month and then bi-monthly mental health emails for the remainder of the year.

One of the most impactful outreaches of 2021 was our flyer and accompanying webinar on how to find and engage with a counselor. Rev. Marty Hasz of the Missouri District office shared his expertise and insight on how to find a counselor who is right for you and then what to expect when you begin that relationship. His presentation is included in the "Understanding and Supporting Mental Health" webinar on our Health & Wellness Webinars page.

The member Mental Health page on ConcordiaPlans.org has been expanded and members can now earn Vitality points for appointments with licensed mental health professionals. Contact information for a variety of mental health resources is also easily available. Just choose "My Mental Health" under the "Members" tab.

In 2022 we are continuing our dedication to supporting worker mental health through continued bi-monthly emails, growing the Mental Health toolkit and looking for best-in-class resources to help workers be well so they can serve well. Just as employers help workers care for their own physical and financial health by offering access to and encouraging the use of resources, we hope you will play a key role in the area of mental health as well.



Retiree Medical Plan Expansion

Many dedicated servants of the Church spend their entire careers in the Concordia Plans, and we take pride in caring for them during their active working years by administering high-quality benefits including those through the Concordia Health Plan. We love hearing stories of how CHP coverage and resources positively impact workers and support them as they serve.

Within the last few years, we heard feedback about a potential gap in our benefit offerings. LCMS retirees expressed a desire to keep the relationship they've had with CPS by continuing medical coverage into retirement but found the cost of our Medicare Supplemental coverage options prohibitive. Caring for retirees has always been an important part of what we do as we administer the Concordia Retirement Plan pension, but our health offerings were limited. When Medicare Advantage plans became available to us, we expanded our options and introduced our first Advantage plan for the 2021 plan year. Nearly 1,800 retirees chose that coverage for 2021, and we welcomed nearly 800 new LCMS retirees in the plan.

"Even with the introduction of the Advantage plan, we wanted to dig deeper into what our retirees needed and wanted, so we asked for more feedback through a 2021 survey," said Bryan Kassing, assistant vice president of health solutions. "That feedback led to a further expansion of our offerings to give retirees a choice of prescription coverage level with their Advantage plan and the addition of a second dental option that includes expanded coverage."

In conjunction with the new options, we introduced a new online prescription tool to help members evaluate prescription coverages so they can make the decision that is best for them.

The number of Medicare options now stands at six, including three Advantage plans and three Supplemental plans. Optional vision care benefits and more comprehensive dental plans are also offered to provide retirees the choice of additional coverage for different types of care.

Current and future retirees can learn more about our offerings by choosing "Retirement Health Coverage" under the "Retirees" tab at ConcordiaPlans.org.



OUR EXECUTIVE STAFF



JIM SANFT
*President
Chief Executive Officer*



ROB BOUCHÉ
*Vice President
Chief Financial Officer*



BRIAN GARDNER
*Vice President
Chief Investment Officer*



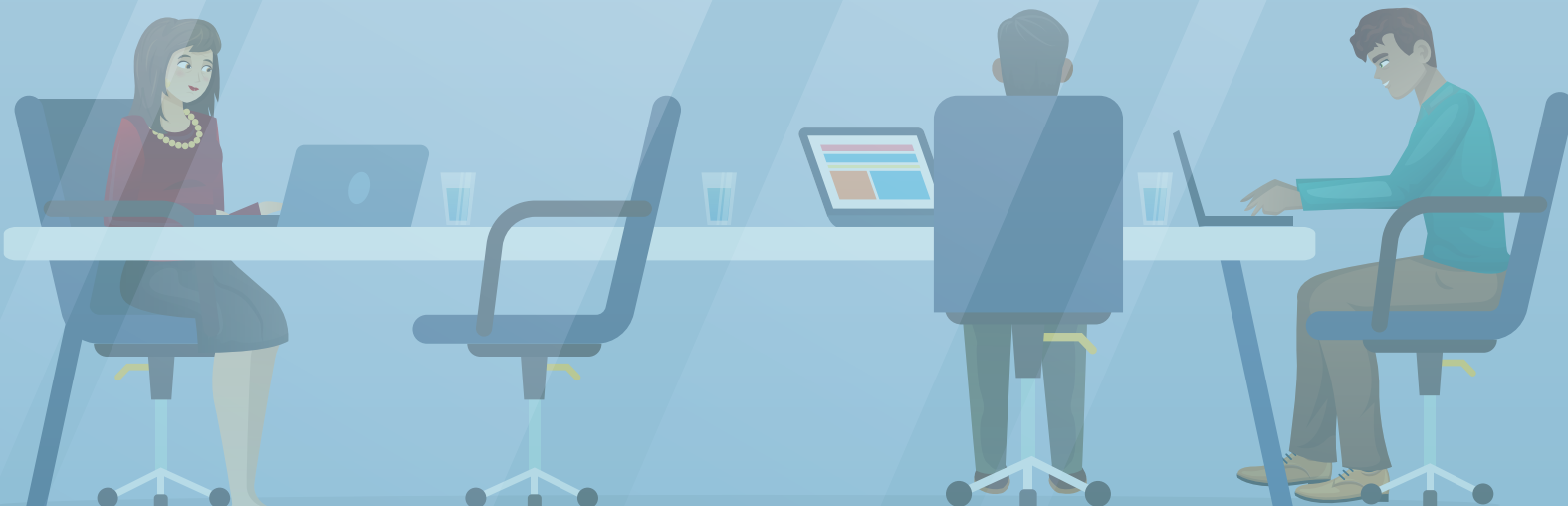
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