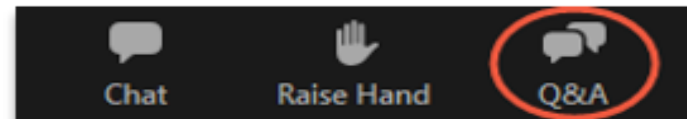


# 2023 Employer Benefits Election

# Meeting Protocol

- Participants will be muted upon entry.
- Use the Q&A feature for any questions.
- This webinar is being recorded.
- An email will be sent within the next few days with a link to the recording, guide to the Employer Election Tool and a link to 2023 Employer Benefits Election resources.



# 2023 Employer Benefits Election

Ensuring Ministries Are Equipped for 2023 Benefits:



- Welcome
- 2023 CHP Overview
- Employer Election Tool Overview and Demo
- Q & A

TODAY'S



GOALS

Understand 2023 CHP changes.

See a live demo of how to use the election tool.

Get answers to your questions regarding Employer Elections.

# Attendee Poll

**Answer the question on your screen to tell us what you think!**

On a scale from 1-4, how would you rate your knowledge of electing benefits through the Employer Election Tool?



# Welcome

Whether your ministry is new to Concordia Plans, you are a new administrator, or you're just visiting for a refresher – Welcome!

Concordia Plans exists to provide ministries and workers – like yours – with health, retirement and disability benefits that align with our Christian faith and values.

We're here to help you and your workers be at your best – so the Word of God can continue to spread.

# 2023 CHP Plan Updates

## New IRS HSA Requirements

The IRS has increased minimum deductibles and out-of-pocket amounts for 2023. To keep our plans in compliance with the IRS limits, we have increased the deductibles and out-of-pocket amounts for the following plans:

- Healthy Me HSA A
- Healthy Me HSA C
- Option HDHP

Plan	2022		2023	
	Deductible	OOP Max	Deductible	OOP Max
Option HDHP	\$2,850/\$5,700	\$2,850/\$5,700	\$3,000/\$6,000	\$3,000/\$6,000
Healthy Me HSA A	\$1,400/\$2,800	\$2,800/\$5,600	\$1,500/\$3,000	\$3,000/\$6,000
Healthy Me HSA C	\$2,800/\$5,600	\$5,400/\$10,800	\$3,000/\$6,000	\$6,000/\$12,000

# HealthEquity renewal intentions

**New!** This year employers will indicate their intent for renewing HealthEquity Personal Spending Accounts (PSA) within the Employer Election Tool.

- Employers with HealthEquity PSAs will let us know if they intend to:
  - Renew all products with no changes
  - Renew all products but wish to make changes (e.g. increase FSA limit)
  - Terminate all products
- Employers who don't utilize HealthEquity for PSAs will let CPS know if:
  - They are interested in opening PSAs with HealthEquity
  - Are not interested



# Where can I find information about Employer Benefit Elections?

## Employer Election Hub: [ConcordiaPlans.org/2023CHPelections](https://ConcordiaPlans.org/2023CHPelections)

The screenshot shows the top navigation bar with 'Contact Us', 'Search', 'PAY A BILL', and 'MY ACCOUNT'. Below is the 'OUR COMMUNITY' section with links for 'MEMBERS', 'EMPLOYERS', and 'RETIREES'. The main banner features a collage of icons related to health and finance, with the text: 'Champion good health for your ministry in 2023' and 'Employer Benefits Election - Aug. 1-Sept. 7'. Below the banner, there is a welcome message and a blue button with a play icon.

Welcome to the 2023 Employer Benefits Election season! Be a benefits champion for your workers by choosing the best Concordia Health Plan for your ministry's health care coverage. We've got lots of information to share with you, so we've created this webpage where you can find and access what you need to help make your 2023 benefit decisions.

NEW for 2023 elections! Rather than print and mail the Employer Benefits Election Guide, we're going totally

The carousel is titled 'Your Employer Benefits Election Resources'. It contains three cards:

- Employer Benefits Election Guide for 2023**: Features an icon of a clipboard with a checklist and a red cross.
- 2023 Employer Guide to Personal Spending Accounts**: Features an icon of a piggy bank with coins.
- EMBEDDED VS. NON-EMBEDDED INFOGRAPHIC**: Features an infographic titled 'Understanding embedded & non-embedded in health savings account compatible plan options'. It compares 'Embedded Deductions' (where the employer pays 80% of the individual's medical costs) and 'Embedded out-of-pocket maximums' (where the employer pays 100% of the individual's medical costs).



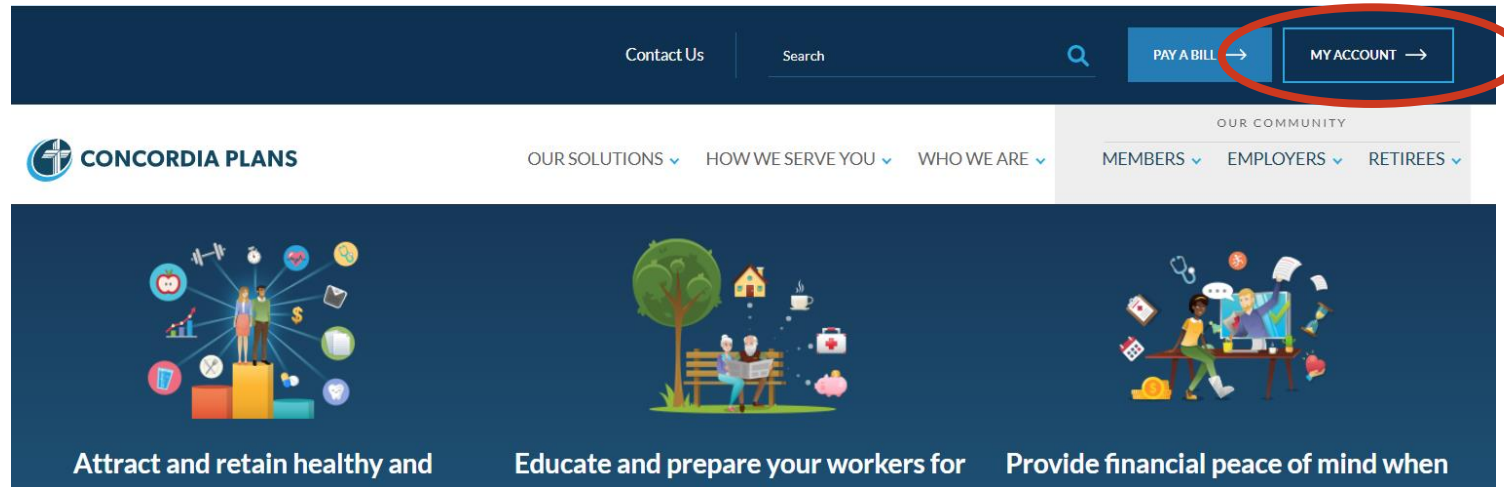
# ***Employer Election Tool***

# Getting Started

You must be registered as a Plan Administrator to access and make benefit elections in the Employer Election Tool.

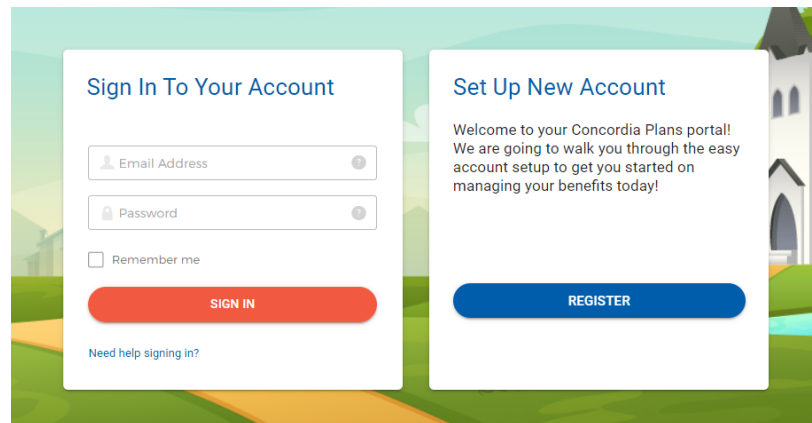
- Not registered?
  - Call us at 888-927-7526 from 7 a.m. to 5 p.m. CST Monday through Friday and we'll be happy to assist you.
- Recommended browsers:
  - Google Chrome
  - Internet Explore 10 and newer

# Log in to the Employer Portal



## Go to [ConcordiaPlans.org](https://ConcordiaPlans.org)

- Click on My Account
- Sign in to your Account



# Access the Employer Election Tool

The screenshot shows the Concordia Plans dashboard interface. At the top left is the logo and text "CONCORDIA PLANS". At the top right, a user profile is displayed for "Marketing One", a "Concordia Plan Services Financial Administrator (+2)". The main content area features a dark blue banner with the text "Marketing, get ready for the 2023 Employer Benefits Election!" and a red "Learn more." button. The banner also contains a circular cluster of medical and financial icons including a first aid kit, a clipboard with a red cross, a stethoscope, a bandage, a calculator, a magnifying glass, a clipboard with a checklist, and a stack of money. Below the banner is a navigation bar with buttons for "Quick Links", "Workers", "Benefits", "Billing", "Actions" (with a red notification badge containing the number "1"), "Resources", and "Admin Profile". A red circular "Help" button with a question mark is located at the bottom right of the navigation bar.

## GO TO DEMO SITE NOW

- <http://sccpststapp03:228>

# 2023 Employer Election Resources

- **Key Dates**
  - Employer Election Period 8/1 - 9/7
  - Worker Open Enrollment Period 11/1 - 11/18
- **Employer Election Tool Webinar**
  - A link to the recording and deck will be sent via email
  - <https://www.concordiaplans.org/employers/resources/employer-webinars>
- **Employer Election Hub: [Concordiaplans.org/2023CHPelections](https://www.concordiaplans.org/2023CHPelections)**
  - Employer Election Guide
  - At A Glances
  - Summary of Benefits & Coverage
  - Employer Election Tool User Guide
  - Employer Guide to Personal Spending Accounts



***Questions?***





# CONCORDIA PLANS

 [info@concordiaplans.org](mailto:info@concordiaplans.org)

 888-927-7526