

Welcome!

We'll begin the  
Webinar shortly.

# Preparing Employers for Open Enrollment

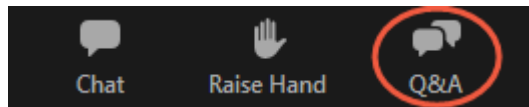
October 18, 2022 1:00pm – 2:00pm (Central)



Presented by Carrie Douglas  
Director, Client Services

# Meeting Protocol

- Participants will be muted upon entry.
- Use the Q&A feature for any questions.



- This Webinar is being recorded.
- A follow-up email will be sent with a link to the recording and deck.



# Attendee Poll

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

How prepared do you currently feel to support your eligible workers through their Open Enrollment?





# Today's Topics

- Timelines
- Communications
- Resources
- Changes for 2023 Open Enrollment
- Reports
- ACRs
- Q&A

TODAY'S



GOALS

*Equip you with information and resources to support your workers through their 2023 Open Enrollment.*

# *Timelines*



# PY 2023 Open Enrollment Timeline

- **Member Open Enrollment Period:** 11/1/22 - 11/18/22
- **Employer Election Confirmation Email:** Staggered delivery, starting week of 10/3
  - Email includes SBCs for medical options, dental and vision At-a-Glances and link to the online resource center.
- **Member packets Mailed to CHP-eligible Workers:** 10/3
  - The packets include a link to the 2023 Member Open Enrollment guide, 2023 Summary of Benefits & Coverage (SBC), Dental and Vision At-A-Glances, as well as a Children's Health Insurance Program (CHIP) Model Notice.
- **A note on SBCs and legal notices:**
  - We recommend saving these items in a place where your employees can access it.
  - Reminder: Current employees received SBCs in their member packets, but employees hired after 10/3 should be given their SBCs for both the 2022 and 2023 plan years.

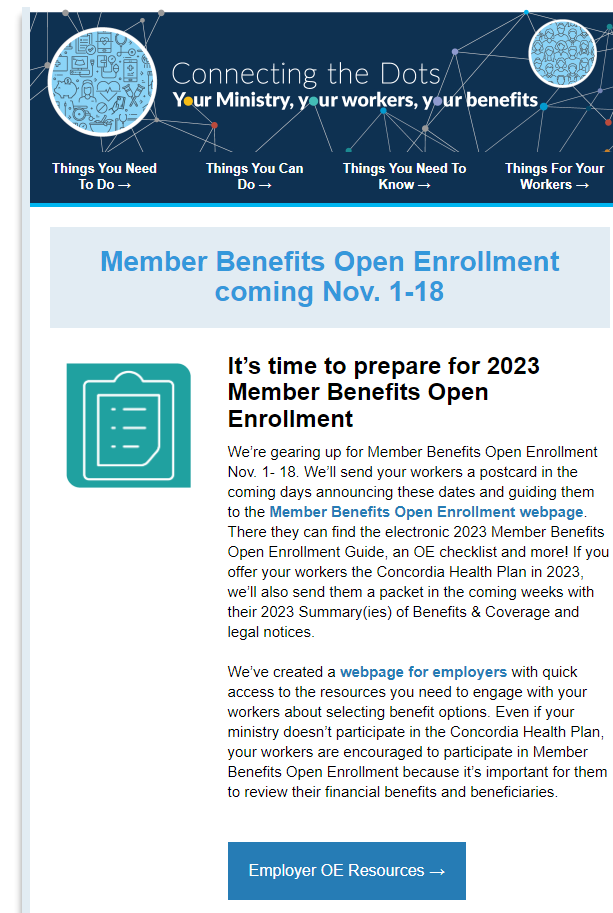
# *Communications*





# Employer Communications

- **Employer Newsletters:**  
Look for details regarding member Open Enrollment (including dates, links to the Open Enrollment Information page, a copy of the member packet and more!) in your October and November newsletters.
- **Employer Portal:**  
Starting 10/30, the Employer Portal will be updated with relevant links and messages regarding your workers' open enrollment, including a link to the Open Enrollment Information page and links to SBCs and At-a-Glance documents.
- **Emails:**
  - “Open Enrollment Details” email was sent on 10/11.
  - “Open Enrollment is Live” email will be sent on 11/1.

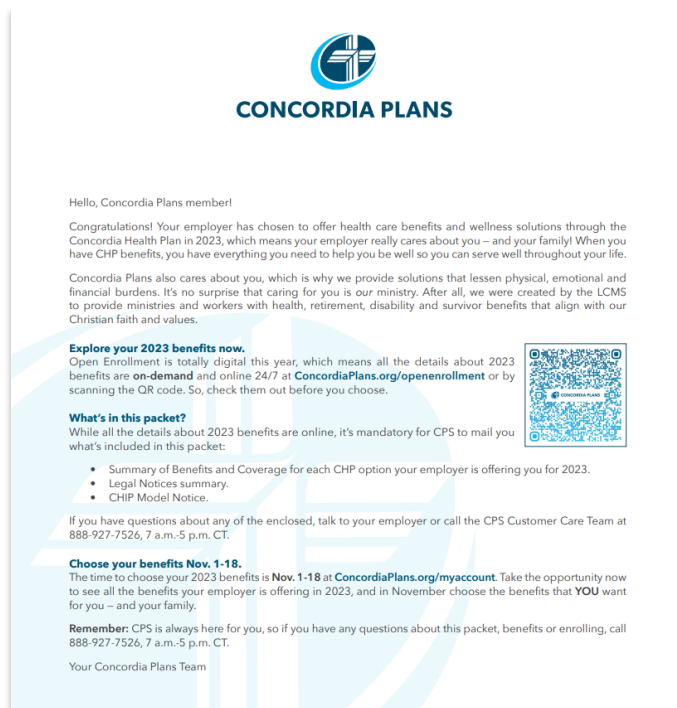


The screenshot shows a webpage header with a network diagram and the text "Connecting the Dots Your Ministry, your workers, your benefits". Below the header are four navigation links: "Things You Need To Do →", "Things You Can Do →", "Things You Need To Know →", and "Things For Your Workers →". The main content area features a blue banner with the text "Member Benefits Open Enrollment coming Nov. 1-18". Below the banner is a green clipboard icon and a section titled "It's time to prepare for 2023 Member Benefits Open Enrollment". The text in this section discusses the upcoming enrollment period, the distribution of a postcard and an electronic guide, and the availability of a packet for workers. At the bottom of the page is a blue button labeled "Employer OE Resources →".

# Member Communications

- **Member Packets:** Mailed to CHP members first-class week of 10/3/22.
  - Cover letter
  - NO printed Member Enrollment Guide – includes QR code to view digital version
  - Legally required documents
    - SBCs for all options offered by the ER for 2023
    - Dental and Vision At-A-Glances
    - Legal notices summary
    - CHIP model notice

## Cover Letter with QR Code



## Member Guide (digital, printable)



# Member Communications (continued)

- **Emails:**

- 10/6/22: OE Kickoff email with online guide
- 11/1/22: OE announcement email
- 11/8/22: Reminder email to members who have not completed OE
- 11/15/22: Second reminder to members who have not completed OE
- 11/29/22: Final reminder to member who have not completed OE



# *Resources*



# Employer OE Website

[ConcordiaPlans.org/employeroe](https://ConcordiaPlans.org/employeroe)

## Benefits Open Enrollment Information for Employers



### Welcome to the Member Benefits Open Enrollment season!

We're happy that your ministry has chosen Concordia Plans for your workers' 2023 benefits.

It's important that you have the resources you need to support and encourage your workers to sign up for their benefits during Open Enrollment - **Nov. 1-18** - so we've included them on this page.



These are the same resources that your workers can access at [ConcordiaPlans.org/OpenEnrollment](https://ConcordiaPlans.org/OpenEnrollment).

2023 MEMBER OPEN ENROLLMENT GUIDE

2023 SUMMARIES OF BENEFITS & COVERAGE

2023 DENTAL & VISION AT-A-GLANCES

CHIP MODEL NOTICE

COST SHARE TABLE



An additional resource for your ministry is a webinar - "Preparing Employers for 2023 Member Benefits Open Enrollment" - to show you what this year's online member experience is like and help prepare you for any questions you may get from your workers about their 2023 benefits.

REGISTER →

You can also watch a video demo on how to complete the [Online Open Enrollment Experience](#).



**IMPORTANT TO KNOW:** If you're offering your workers Accidental Injury Insurance, Critical Illness Insurance or Personal Spending Accounts (PSA) administered through HealthEquity for 2023, please remind them to make their elections for these benefits during Open Enrollment through the [member portal](#).

### Remind your workers to choose their benefits.

Encourage them to log in to the member portal Nov. 1-18 to sign up.

MY ACCOUNT →

# New for 2023 – Recorded OE Demonstration

Access a recorded demonstration at [ConcordiaPlans.org/employeroe](https://ConcordiaPlans.org/employeroe)



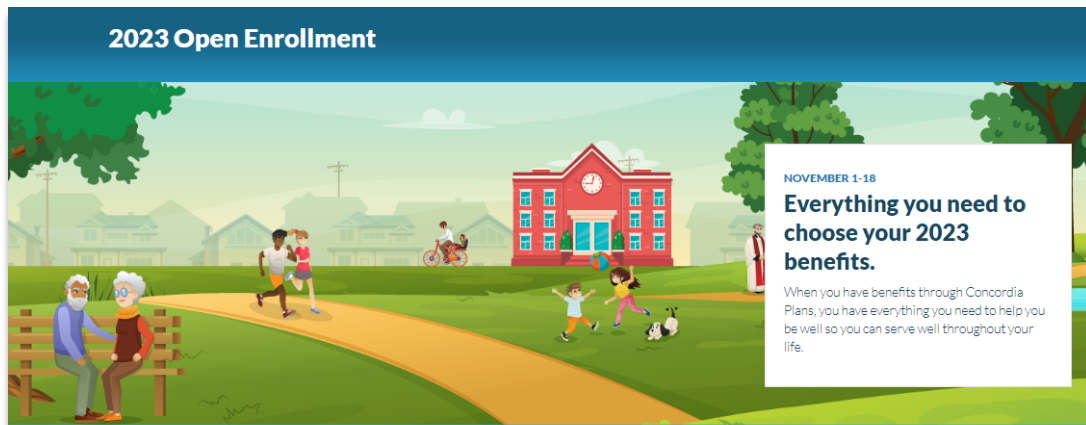
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REGISTER →

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# Member OE Website

## ConcordiaPlans.org/openenrollment



### Your 2023 health and financial wellness benefits are all here – on-demand and online – 24/7!

Explore your options, and then, starting Nov. 1:

- Choose the benefits **you** want.
- Elect a Personal Spending Account (PSA)\*\* and select your PSA contribution amounts.
- Update your dependents and beneficiaries. (Call 888-927-7526 if you have questions.)
- Designate your Concordia Retirement Savings Plan (CRSP) 403(b)\*\* contribution amount.
- Purchase financial protection through voluntary insurance, such as supplemental life, critical illness and accidental injury.\*

\*If applicable

\*\*If eligible

CPS cares about you, which is why we provide solutions that lessen physical, emotional and financial burdens. It's no surprise that caring for you is our ministry. After all, we were created by the LCMS to provide ministries and workers with health, retirement, disability and survivor benefits that align with our Christian faith and values.

### Review Open Enrollment resources.

Be sure to review all the Open Enrollment resources on this page. You'll find everything you need to know about choosing your 2023 benefits. Of course, if you have any questions, CPS is ready to help! Call 888-927-7526.

- [A guide to your 2023 benefits](#). Use the Table of Contents to navigate this member benefits guide for information about:
  - Wellness solutions.
  - Personal Spending Accounts (PSA).
  - Concordia Retirement Savings Plan (CRSP) 403(b) and financial wellness solutions.
  - Life insurance, including Critical Illness and Accidental Injury insurance.
  - Contact information for benefit administrators.

VIEW THE GUIDE →

Digital guide only for 2023

- Coverage details about [your medical option\(s\)](#), as well as [your dental and vision benefits](#).
- [Children's Health Insurance Program](#).

### Not registered for the portal?

If you are not registered for the portal:

1. Go to [ConcordiaPlans.org/myaccount](https://ConcordiaPlans.org/myaccount).
2. Follow the steps to set up your account.

If you need help either registering or navigating the portal, [click here](#) or call 888-927-7526.

# Portal Help Pages

## Employer Portal Help: [ConcordiaPlans.org/portal](https://ConcordiaPlans.org/portal)

**Employer Portal Help**

Home > Tutorials and Help Center > Employer Portal Help

### Navigating your admin portal.

Why should I register?	How do I get started?	How do I change Portal Administrators?
How do I make worker changes or enrollments?	How do I run payroll reports?	How do I pay my bill online?
How do I use the Employer Election tool to choose the benefits we will offer?	How do I complete Annual Compensation Reports (ACRs)?	How can I help keep my ministry in compliance with laws and regulations?

**TUTORIALS AND HELP CENTER**

- Member Portal Help
- [Employer Portal Help](#)
- Employer Tutorials
- Member Videos and Information
- Financial Wellness Webinars

## Member Portal Help: [ConcordiaPlans.org/portalhelp](https://ConcordiaPlans.org/portalhelp)

**Member Portal Help**

Home > Tutorials and Help Center > Member Portal Help

### Navigating your benefits portal.

How do I get to my Personal Benefits Portal?	Why should I register?	How do I select my benefits?
How do I change my beneficiaries?	How do I find a doctor?	What's my progress towards my deductibles or claim status?
What's my health savings account balance?	How do I know if I'm on track for retirement?	What's my CRSP balance?

**TUTORIALS AND HELP CENTER**

- [Member Portal Help](#)
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# *Highlights and Changes for 2023 Open Enrollment*

# Personal Spending Accounts (PSA) Updates

## Health Savings Accounts (HSAs):

Under 55	Over 55
Individual: \$3,850	Individual: \$4,850
Family: \$7,750	Family: \$8,750

- Updated maximum annual contribution limits
- If member was enrolled in HQY HSA for 2022, he/she will default to “contributing for 2023” with same contribution amount as long as the member is still enrolled in an HSA-compatible plan.
- Member owns their HSA. If they are no longer enrolled in CHP, the account becomes an “individual” account and the member is subject to monthly administrative fees.
- **If member wants to enroll in an HSA but does not intend to contribute (ie, ER is making contributions), member should enroll in the HSA and enter \$0 as the contribution amount.**
  - Updated from last year’s experience where minimum entry was \$50.
  - Clarify \$0 and \$50 HSA entries with your workers.

## Flexible Spending Accounts (FSAs):

- **Update: The IRS recently announced that the 2023 FSA annual contribution maximum is now \$3,050.**
- FSA enrollment and contribution is for a calendar year. Member must re-enroll on an annual basis.

# PSA OE Experience

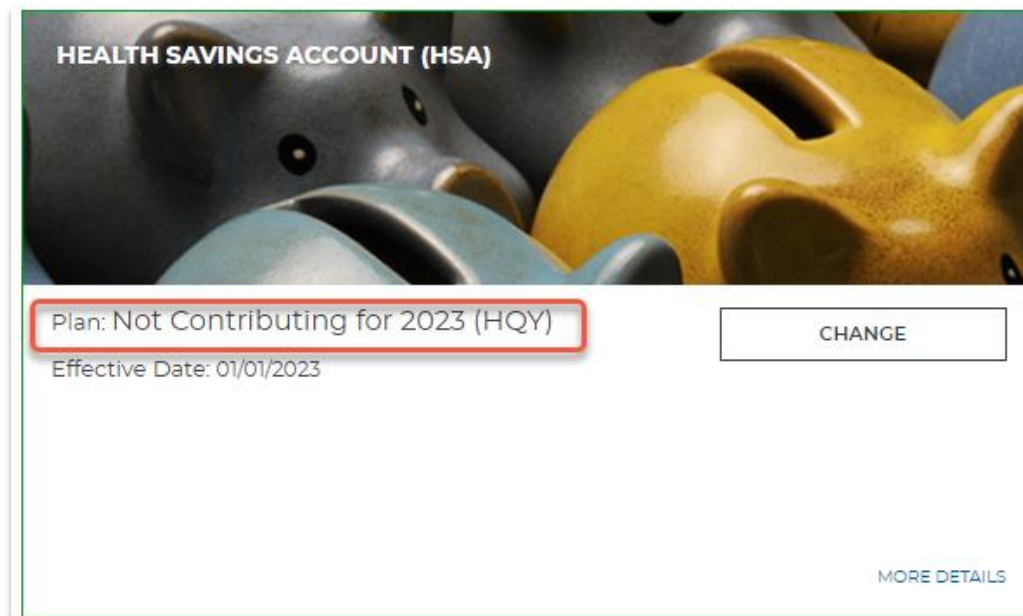


**IMPORTANT NOTE: Starting 11/1/2022 (OE), the text for all PSA elections, regardless of effective date or event type will change to reference 2023.**

Enrolled = “Contributing for 2023”

Not enrolled/Waived = “Not Contributing for 2023”

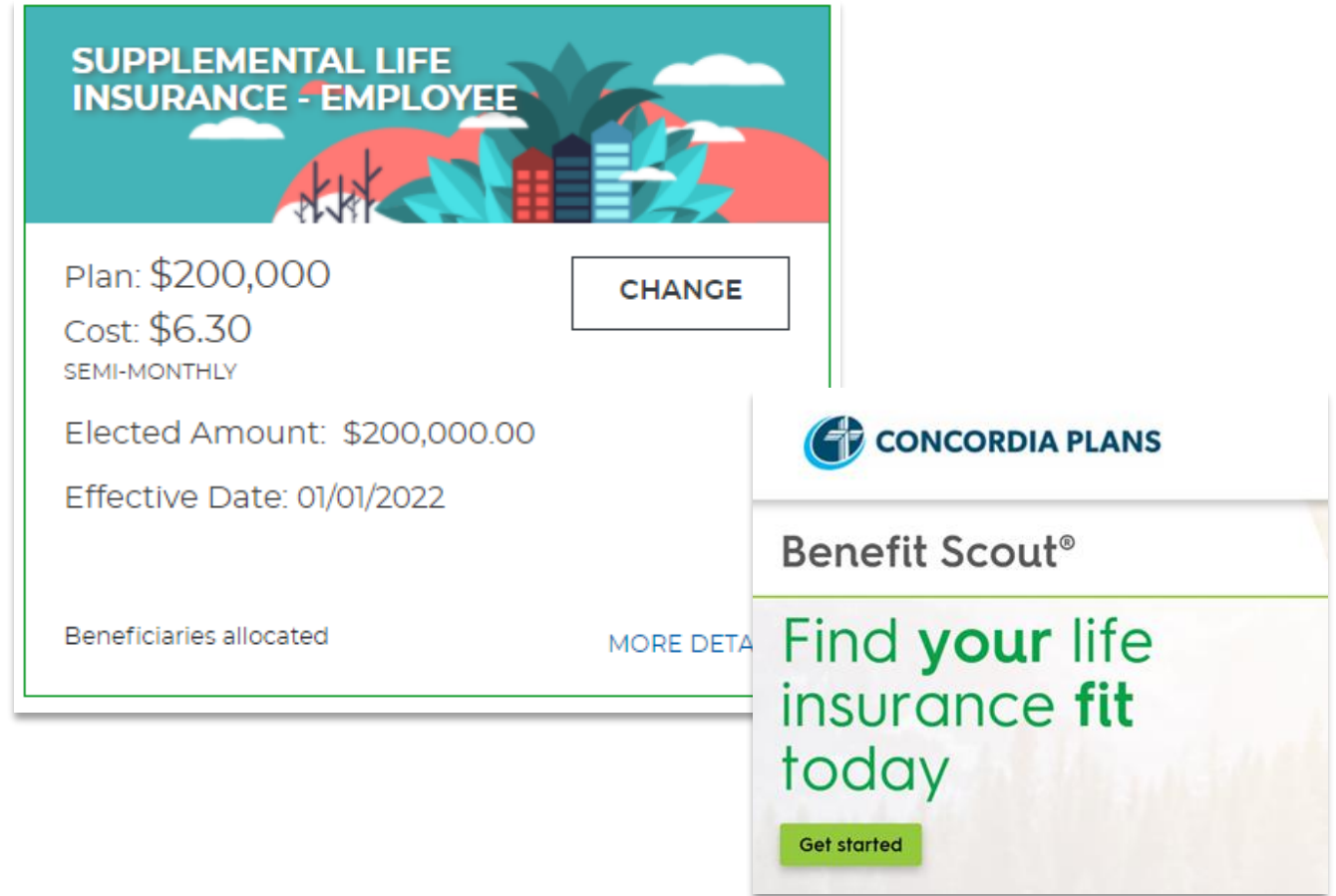
- Non-OE events like new hires, marriages, etc. that occur for the remainder of 2022 will display this text, even though the member is enrolling for 2022.
- Members and employers should be mindful of the effective date of the event and make elections for both 2022 and 2023.
- Example:
  - New hire event effective 12/1/2022.
  - PSA options for new hire online enrollment will show “Not Contributing for 2023” or “Contributing for 2023”.
  - Member is actually making PSA elections for 2022 in this new hire event, despite the text.
  - Member will make 2023 PSA elections in the OE event.



# Reminder - Benefit Scout

Introduced for PY 2022, Benefit Scout is an interactive tool to assist your workers in determining their life insurance needs.

- Part of the enrollment experience for our members.
- Workers can access through a link as they make elections.
- Provides quick guidance on life insurance needs.



The screenshot displays the 'Benefit Scout' interface for 'SUPPLEMENTAL LIFE INSURANCE - EMPLOYEE'. The plan details are as follows:

Plan: \$200,000	<a href="#">CHANGE</a>
Cost: \$6.30	
SEMI-MONTHLY	
Elected Amount: \$200,000.00	
Effective Date: 01/01/2022	
Beneficiaries allocated	<a href="#">MORE DETAILS</a>

The interface also features the Concordia Plans logo and a promotional message: 'Benefit Scout® Find your life insurance fit today' with a 'Get started' button.

# Reminder - Benefit Scout (continued)


A benefit through your  
**CONCORDIA PLANS** Get help

COVERAGE OPTIONS **FIND MY FIT**

## Benefit Scout®

### Find your life insurance fit today

[Get started](#)

### Benefit Scout can help you reach your goals

**It's quick**  
 Take a few minutes to answer questions about yourself to find out what insurance fits you.

**Simple and clear education**  
 Take the guesswork out of selecting benefits by learning about your coverage options.

**Enroll with confidence**  
 Understand which benefits best fit you and your family's needs to enroll.

[Find your fit](#)

## Your fit

### Tell us about yourself

- Tell us about yourself
- Your basics
- Your savings
- Your debt
- Your fit

Do you have a spouse?  
 Yes  No

Do you have dependent children?  
 Yes  No

Do you have others, not including a spouse and/or child(ren)?  
 Yes  No

[Back](#) [Continue](#)

[< Edit find my fit information](#)

## We found your fit

Based on the information you provided, we think these coverage options may be the best fit for you and your family.  
 It's common to need additional coverage beyond what is offered. Coverage considerations may differ from what is available through your plan.

### Your fit summary

There are 2 benefits that are a good fit for you.

[Download summary](#)

[How did we come up with this?](#)

#### 1 Term life insurance

**What is it?**  
 Group term life insurance (term life) provides financial protection for your loved ones during your working years.

**Why buy it?**  
 Term life protects your family's financial well-being in the event of your death.  
[Learn more about term life](#)

Coverage for: **Myself**

Insurance need:

Coverage for: **Spouse**

Insurance need:

Coverage for: **Dependent**

Insurance need:

#### 2 Accidental death & dismemberment insurance

**What is it?**  
 Group accidental death & dismemberment insurance (AD&D) coverage provides your family with additional financial protection if your death or covered injury is due to a covered accident.

**Why buy it?**  
 AD&D provides protection for covered accidents occurring at any time, whether at work or elsewhere. The AD&D benefit is paid in addition to any life insurance benefit.  
[Learn more about AD&D](#)

Coverage for: **Myself and family**

Insurance need:

# Reminder - Evidence of Insurability (EOI)


- Workers can proceed to the EOI process through a single sign from the Member Portal.
- Allows for an easier experience for our members and leads to more member enrollment.

### Verification

If evidence of insurability (EOI) is required for your benefit elections, you will see them listed below. You can begin that process by clicking on the **Securian EOI** link next to the benefit name and amounts. If you do not begin this process now, Securian will contact you with instructions to complete the necessary medical information.

When you are finished initiating your EOI (if applicable), please return to this page and click **I'M READY TO FINALIZE MY ELECTIONS** to complete your benefits enrollment.

### Election Validation

 The coverage you elected for supplemental life insurance requires Evidence of Insurability. Securian will contact you with instructions to complete the needed additional medical information.

Benefit	Plan	Elected Amount	Approved Amount	Complete EOI
Supplemental Life Insurance - Employee	\$100,000	\$100,000.00	\$50,000.00	Securian EOI
Supplemental Life Insurance - Spouse	\$25,000	\$25,000.00	\$0.00	Securian EOI

*Note: Color is not representative of actual member screen.*

# Member Confirmation Statements

- Paper confirmation statements will be mailed only to members who do not complete their own Open Enrollment event (CPS-assisted, ER-assisted, defaulted coverage).
- 3 Batches:
  - 11/27/2022
  - 12/18/2022
  - 1/8/2023
- If an adjustment or correction was made to a member's Open Enrollment elections, the member will receive a mailed, updated confirmation in batch 2 and/or 3.

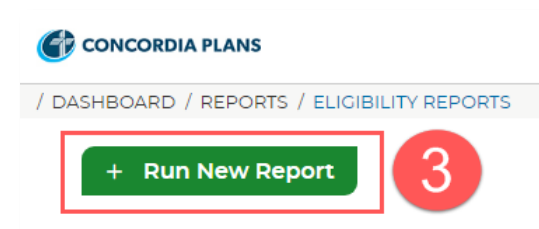
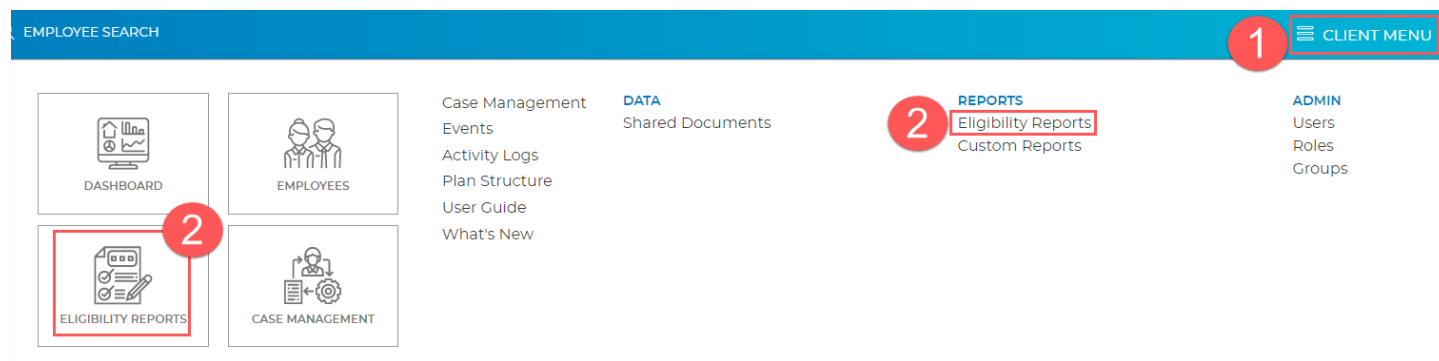


# *Reports*



# Open Enrollment Reports

- Reports specific to Open Enrollment are available to you in the Benefits Administration System.
- From your Employer Portal, click the Benefits Administration System Quick Link and navigate to:
  1. Client Menu
  2. Eligibility Reports (2 methods shown)
  3. Run New Report



# Open Enrollment Reports (continued)

- Within the reports menu, scroll down and select one of the 3 available Open Enrollment Reports (Note: Reports are labeled “basic” or “intermediate” and listed in alphabetical order).
- To run reports, click the report name, then click **Schedule Report**.
- There are no parameters to enter; all OE reports pull data from the beginning of OE up to the time the report is run.



## INTERMEDIATE – Open Enrollment – Activity Report

This report allows you to view all employees and their Open Enrollment status.

[Parameter Options](#)



## INTERMEDIATE – Open Enrollment – All Elections

This report allows you to view all employee's Open Enrollment elections for each benefit. Run this report at any time to see progress.

[Parameter Options](#)



## INTERMEDIATE – Open Enrollment – Change Report

This report allows you to view all benefit plans available to your employees and if they made changes during Open Enrollment. Run this report often for Open Enrollment to view your employee's elections and benefit change status.

[Parameter Options](#)

## INTERMEDIATE – OPEN ENROLLMENT – ACTIVITY REPORT

This report allows you to view all employees and their Open Enrollment status.

[Schedule Report](#)

[Select Different Report](#)

# Open Enrollment Reports (continued)

## Open Enrollment – Activity Report:

- This report lists whether your workers have taken action on their OE event. It does not show specific elections, only if an action has been taken.
- CPS suggests running this report often during OE to see if your workers have all completed/confirmed their OE event.
- Review the **Action Taken** column to determine one of three different statuses: No Action Taken, Confirmed, Changes made but not Confirmed.

## Open Enrollment – All Elections:

- This report lists your workers' OE elections and includes a line item for every benefit offered.
- CPS suggests running this during and after OE for a detailed list of the plans and options your workers elected.
- Review the **Change Reason** to determine the following information for each benefit: No Change, Change, Addition.

## Open Enrollment – Change Report:

- This report allows you to view all benefit plans available to your employees and whether they made changes to their plan options during OE. Enrollment. CPS suggests running after OE to see what your workers have elected during their OE event.
- Review the Change Type column to identify which benefits changed from the “Current” to “OE” columns.

# *ACRs*

# Reminder: Annual Compensation Report (ACR)

**Deadline extended for 2023: Submit your ACRs by 1/31/2023.**

- You can now submit your 2023 ACRs through the ACR Online Tool.
- Log into your Employer Portal to access the ACR Online Tool.
- We will be holding ACR webinars on 10/25 and 11/15.
- Visit [ConcordiaPlans.org/ACR](https://ConcordiaPlans.org/ACR) to register and view additional ACR resources.

**Annual Compensation Reports**

Learn more about ACRs

Every year we ask employers to complete an Annual Compensation Report (ACR) for their workers. This important form helps ensure that your workers are receiving proper benefits and that you are accurately billed.

Learn more about how the Annual Compensation Report helps ensure accurate worker benefits and employer invoicing at our webinar. Join us on Oct. 25 at 1 p.m. or Nov. 15 at 1 p.m. to get the inside scoop on ACRs and see a demonstration of the online tool.

TUESDAY, OCT. 25 AT 1 P.M. CT →

TUESDAY, NOV. 15 AT 1 P.M. CT →

**ACR Resources**

**Guides and FAQs**

- [2022 Annual Compensation Report Online Reporting Guide](#)
- [Instructions for Completing ACRs](#)
- [Annual Compensation Reporting FAQs](#)
- [Annual Compensation Reporting for Dual or Multiple Parish](#)

*Contact CPS with questions regarding your 2022 or 2023 ACRs.*

# Key Take-Aways



Member Open Enrollment is 11/1 -11/18.  
Encourage your workers to participate!



Open Enrollment resources available at  
[ConcordiaPlans.org/EmployerOE](https://ConcordiaPlans.org/EmployerOE).



Contact CPS for personalized assistance.

***Questions?***



# CONCORDIA PLANS

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 888-927-7526