

# Administrative Information for Treasurers and Business Managers



**CONCORDIA PLANS**

[CONCORDIAPLANS.ORG](http://CONCORDIAPLANS.ORG)



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# Concordia Plans

More than 50 years ago, fellow members of the Lutheran Church–Missouri Synod made a promise to each other – to enhance the health and financial security of our church workers. Today, your Concordia Plans community, (neighboring congregations, schools, care centers, universities, seminaries and other LCMS organizations) along with the Concordia Plans, continues to fulfill that promise.

Harnessing the collective resources of each ministry, CPS delivers health, retirement, disability and other benefit programs and resources designed to care for past, present and future servants in the LCMS, first and foremost because God first cared for us.

We're blessed to serve the ministries and workers who bring the good news of Jesus Christ to a world which so desperately needs His love. At CPS, we're dedicated to supporting you, your mission and ministry!

Together, through your participation in the Concordia Plans, we can preserve the promise.

## PLAN INFORMATION

This guide is designed to provide information and resources for the administration of the Concordia Plans.

For detailed information on the Plans and the benefits they offer, please visit our website [ConcordiaPlans.org](https://ConcordiaPlans.org).

## The Concordia Plans

### CONCORDIA HEALTH PLAN

The CHP provides robust medical, pharmacy, mental health, dental, vision and wellness programs and tools, plus access to Personal Spending Accounts to help members save and pay for their health care needs. Employers can also select the dental and vision benefit program they want to offer separately from their medical plan selection. See page 11 for more information.

### CONCORDIA DISABILITY AND SURVIVOR PLAN

Through the CDSP, a worker receives income replacement if he/she is unable to work due to an approved health condition. The CDSP also includes Basic Life insurance benefits in the event of the death of the worker or their eligible enrolled dependent. See page 12 for more information.

## CONCORDIA RETIREMENT PLAN

The CRP has two options for employers to offer their workers. They can choose to offer the Traditional Option or both the Traditional and Account Options.

The Traditional Option offers workers the Primary Retirement Benefit, which provides a monthly retirement benefit (pension) based on a formula using the worker's final average compensation and years and months of creditable service in the CRP.

The Account Option offers workers the Retirement Cash Account, a cash balance account in which the worker earns compensation credits and interest credits. The Account Option is only available for non-rostered workers. See page 15 for more information.

## CONCORDIA RETIREMENT SAVINGS PLAN

The CRSP is a 403(b) retirement savings plan administered by Fidelity Investments®. Workers can save on a pre-tax basis or an after-tax Roth basis. See page 15 for more information.

# Summary of Employer Obligations

Each employer, upon adoption of the plan(s), accepts the obligations described below. These employer obligations are based on the provisions of the applicable plans. Each participating employer is obligated to meet these responsibilities upon initial enrollment, while participating in the plan(s), and through the date that the participating employer formally withdraws or is withdrawn from participation.

## PLAN ELIGIBILITY

A workers' eligibility for enrollment can vary from plan to plan. Please see page 7 for more information.

## ANY OR ALL OF THE CONCORDIA PLANS

1. To promptly inform full-time workers as defined by each Plan, including day care, lunch program, nursery school and preschool workers, of their eligibility for membership in the Concordia Plans.
2. To promptly report worker changes using the Benefits Administration System on the employer portal including: enrollment of each eligible worker and his/her dependents; updating a worker's address; terminations of employment; the annual compensation in effect on January 1 of each calendar year for all enrolled workers, as well as mid-year compensation changes that are due to change in duties, hours worked, or employee classification; and other facts or events that may be relevant in the operation of the plans(s). To learn how to make worker changes through the Benefits Administration System visit [ConcordiaPlans.org/portal](https://ConcordiaPlans.org/portal). To make other changes (i.e., granting and termination of leaves of absence or reporting periods of disability), contact us directly.
3. To inform workers to promptly make changes on the benefits portal including change in family status (marriage, divorce, new child, etc.) and other benefit changes.
4. To share any notice or other communication from CPS pertaining to the plan(s) or its operation that is intended for the members.
5. To pay all plan invoices when received and due, ensuring continuous worker participation and enabling all benefits and claims to be processed as expected. Plan invoices may include an assessment of interest on delinquent contributions. Nonpayment of the required contributions may result in termination of coverage for all workers of the employer.

## ADDITIONAL RESPONSIBILITIES FOR THE CRP AND CDSP

1. To furnish to CPS any information concerning the compensation and changes in the compensation of all workers in its employ to enable the accurate calculation of contributions and benefits for each worker.
2. To enroll each of its full-time workers and their eligible dependents (which may include a spouse and/or eligible children).
3. To pay the total contribution due for each worker.
4. To enroll all full-time, rostered workers in the Traditional Option of the CRP.
5. To enroll eligible full-time, non-rostered workers in the Traditional Option or Account Option (if elected) of the CRP uniformly, in accordance with the worker classification designation selected by the employer.
6. To implement the Eligibility Waiting Period (if elected) equally for all workers enrolled in the Account Option of the CRP.

## GROUP-TERM LIFE INSURANCE

The Concordia Disability and Survivor Plan (CDSP) pays benefits upon the death of an enrolled worker or an enrolled dependent. These potentially payable benefits are the equivalent of group-term life (GTL) insurance. As a result, the IRS requires that the 'value' of these benefits be included in employee income in the current taxable year. This 'value' is called 'imputed income.' Imputed income is also subject to Social Security taxes (FICA or SECA)\*. The IRS excludes the first \$50,000 of GTL benefits from imputed income.

As an employer, you will receive a Group-Term Life Report from CPS which lists all enrolled workers along with their respective imputed income and FICA or SECA tax amounts. If any enrolled workers experience a life event resulting in a change in the amount of their CDSP death benefits, an updated report will be issued in the following month highlighting these changes. An employer is required to pay FICA tax on imputed income equal to 7.65% of the amount of monthly taxable multiplied by the number of months between the Start and End dates. An employer should withhold from each employee's salary the calculated FICA or SECA tax amount. The withholding of FICA tax for GTL coverage should be included with normal withholdings for an employee's salary.

Additional instructions on the CPS Group-Term Life Report can be found at [ConcordiaPlans.org/GTL](https://ConcordiaPlans.org/GTL).

*\*Members who are Rostered and have opted out of Social Security participation will not be subject to Social Security taxes.*

## DEFINITION OF COMPENSATION

*The employer's cost for the CDSP and CRP are a percentage of the worker's compensation. Compensation includes the basic wage or salary paid to a worker plus:*

- 25% of the basic wage if housing is furnished rent-free to the worker by the employer as the worker's primary residence.
- Any cash utility allowance (paid directly to worker).
- Any cash housing allowance (paid directly to worker).

Compensation does not include bonuses, car allowances, cash allowances (except as listed above) or other forms of remuneration.

Because benefits under these plans are subject to IRS limits, the maximum compensation on which CRP and CDSP charges is based on IRS limits.

## ADDITIONAL RESPONSIBILITIES FOR THE CRSP

1. To promptly inform newly hired workers of their eligibility to contribute to the CRSP by directing them to [ConcordiaPlans.org/Save](https://ConcordiaPlans.org/Save).
2. To transmit worker contributions for CRSP to Fidelity as soon as administratively feasible and no later than 20 business days after the end of the month in which collected from the worker's paycheck.
3. To adhere to IRS regulations regarding the administration of 403(b) plans if there are workers contributing to more than one 403(b) provider.
4. To monitor worker contributions to 403(b) plans to ensure compliance with the annual IRS limits.
5. If AutoSave automatic enrollment/escalation has been elected: to provide workers with all required notices, properly enroll newly eligible workers, and perform other required administrative duties as explained in the AutoSave Administrative Guide.

For additional information on CRSP administration, refer to the CRSP Employer Administrative Guide on our website [ConcordiaPlans.org](https://ConcordiaPlans.org).

## ADDITIONAL RESPONSIBILITIES FOR THE CHP

1. To offer CHP coverage to each eligible worker and any eligible dependents they may want to enroll.
2. If declining coverage, to report during the workers' online enrollment the reason for the worker's decision not to enroll him/herself or eligible dependents in the CHP. This will help preserve the worker's and/or dependents' special enrollment rights in the future.

3. To meet the minimum participation requirements of the plan, which includes having at least 75% of eligible workers enrolled or Eligible Opt-Outs, and not offering another health plan alongside the CHP.
4. To notify CPS by the established deadline of the employer's annual election of a plan coverage option(s) to be effective for the following calendar year.
5. To provide employer-paid coverage of at least 50% of the cost of self-only coverage for the worker.
6. To collect by payroll deduction any portion of the cost due from the member and to remit it together with the employer's share of the cost due to CPS. For all purposes of the plan, CPS assumes that the employer is paying 100% of the cost due.
7. To administer the CHP on a uniform and nondiscriminatory basis, and to provide employer-paid coverage on an equal basis for all CHP eligible workers covered by the plan.

## Benefits Portal

Many of the processes that were completed on paper with CPS in the past can now be done on our employer and member portals. Visit [ConcordiaPlans.org](https://ConcordiaPlans.org) and click on the Employer or Member portal login button. Once there, go to Quick Links to access the Benefits Administration System (employer portal) or the Benefits Management system (member portal). In these systems you will be able to complete many of the processes described in this guide.

If you have questions about how to use the employer portal to complete the processes detailed in this guide or others, go to [ConcordiaPlans.org/portal](https://ConcordiaPlans.org/portal) for step-by-step guides.

Workers must register as a user to access their benefit information. A worker who has questions about the member [portal](https://ConcordiaPlans.org/portalhelp), can visit [ConcordiaPlans.org/portalhelp](https://ConcordiaPlans.org/portalhelp) should call 888-927-7526, Monday through Friday from 7 a.m. to 5 p.m. CT.

# Navigating the Benefits Portal

See the chart below to see what information the employer is responsible for entering into the administrative portal and what needs to be completed by the worker in the member benefit portal.

Change being reported	Employer	Worker
Adding a new worker	X	
Enrolling in benefits		X
Designating beneficiaries		X
Updating a mailing address		X
Marital status change		X
Annual Compensation Reports	X	
Change in compensation/ hours/duties	X	
Death of a worker	Call CPS	
Death of a dependent		Call CPS
Date of benefits eligibility	X	
Worker termination	X	
Disability		Call CPS or open a claim online
Leaves of absence	Call CPS	
CRSP deferral change		X
Removing dependent		X

## Plan Adoption

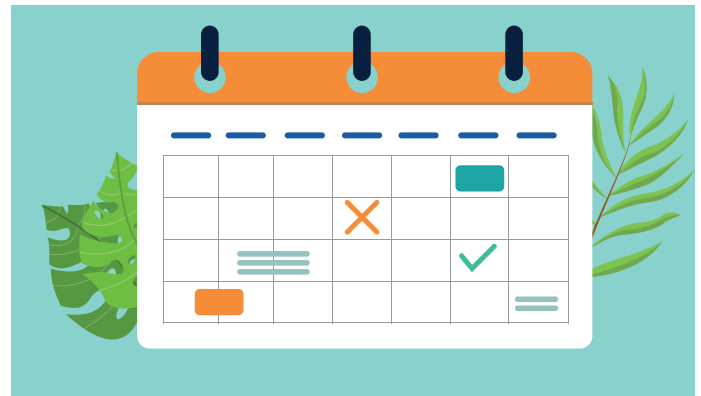
When an employer adopts the Plans for the first time or readopts the Plans, all eligible workers are enrolled on the date of the employer adoption.

Employers adopting the CHP that participates in the CRP, CDSP and CRSP, may enroll in the CHP any person (former workers and their dependents) not employed but covered under the employer’s prior plan and who, at the time of the adoption/re-adoption, is classified as:

- A retired or disabled former employee, or
- Covered by virtue of federal or state COBRA (including employee, former employee, spouse, former spouse and child).

CHP coverage will only extend as long as the former health plan would have been available for that individual.

Once an employer has adopted a resolution to participate in one or more of the Concordia Plans and submitted the appropriate documentation to CPS, they will become a participating employer and be subject to the provisions of each Plan. While an employer may have a vacancy for a period of time and/or have no eligible workers participating in the Concordia Plans, it is still considered a participating employer.



## Eligibility Date

Employees hired to be full-time workers, as defined in the different plan sections, are eligible for coverage on the first day of the month coinciding with or next following their full-time start date.\* Full-time employees who start work on a day other than the first of a month shall be enrolled the first day of the following month. For full-time employees who start work on the first day of a month, each employer must determine if such employees are to be enrolled as of their start date or as of the first day of following month; however, employers must consistently enroll all workers (in a specified employee class) who start work on the first day of a month. Employers using the portal will provide the eligibility date when entering the employee’s enrollment. If the enrollment is submitted to CPS for processing, full-time employees who start work on the first day of a month will be enrolled as of their full-time hire date, unless otherwise communicated by the employer.

### Example 1:

A worker is hired to work 35 hours a week beginning on May 3. This worker would be eligible for and should be enrolled in benefits as of June 1.

## Example 2:

This same worker's start date is June 1 instead of May 3. This worker could be enrolled as of June 1. However, for the employer who has a policy that workers who start on the first day of the month are enrolled in benefits on the first day of the month following start date, the worker is enrolled effective as of July 1.

Any part-time or temporary employee who later becomes a full-time worker, becomes eligible for coverage and shall be enrolled as described above, treating the first day of full-time work as their start date.

*\* If an employer has a probationary period, the eligibility date will be delayed by the length of the probationary period. See the Probationary Period Certification form (11055) found at [ConcordiaPlans.org/Forms](http://ConcordiaPlans.org/Forms).*

Special enrollment rules apply to graduates of LCMS seminaries, universities, and colleges assigned by Synod's Board of Assignments, as well as workers transferring to or from an LCMS employer. See page 13 for more information.

## Employer Costs

### CHP RATES:

CHP contributions are generally a flat dollar amount based on a geographic rating that reflects the cost of providing health care benefits in a local area, the CHP Option offered and the class of coverage selected (Self only, Self and Spouse, etc.). CHP rates may be requested by contacting our office and asking to speak to your Account Manager.

Administrative fees for Personal Spending Accounts are not included in the contribution rate for the CHP.

CHP rates for individual coverage (for retirees, surviving spouses, terminated workers, etc.) may differ from CHP employer-provided coverage. Please contact CPS for more information regarding rates for individuals.

### CDSP RATES:

**Rates apply for workers on the Full and Offset Basis:**

- Worker without dependents – 1.2% of compensation
- Worker with dependents – 2.25% of compensation

The employer pays the total cost for the CDSP.

Although the cost is the same for Offset and Full Basis participation, a slight difference in benefits does exist. Workers on the Offset Basis will have their CDSP disability benefits reduced (or offset) by Social Security benefits. However, workers on the Full Basis prior to 1982 will not have their CDSP disability benefits reduced because they are not participating in Social Security (not common).

### CRP RATES:

The employer pays the total cost for the CRP. CRP rates may be requested by contacting our office and asking to speak to your Account Manager.

For workers enrolled in the Traditional Option, there are two classes of CRP participation:

- **Regular Basis** – Workers are normally enrolled on the Regular Basis. The benefit formula for these workers is designed to coordinate with Social Security to provide retirement income.
- **Full Basis** – Only Ministers of Religion (a) who were enrolled in the CRP prior to January 1, 1982, (b) who were deemed to be self-employed under Social Security law and whose self-employed status did not subsequently terminate, and (c) whose CRP participation as a worker does not subsequently terminate for a period of more than five years, have the option to participate on the Full Basis. The Full Basis is made available as a way to purchase a greater amount of benefits for those Ministers of Religion who never participated in Social Security.

**With the Account Option, even though there is no cost for the CRP during the Eligibility Waiting Period, workers will:**

- Earn credit toward vesting
- Are eligible to save in the CRSP and receive CRSP employer contributions (if applicable)

**Note:** Costs for other Concordia Plans (e.g., CHP, CDSP) are due during the Eligibility Waiting Period.

### CRSP RATES:

There is no additional cost for offering the CRSP. However, employers have the option to make Employer Contributions (either a matching or fixed contribution) to workers with CRSP accounts.

### ACCIDENTAL DEATH AND DISMEMBERMENT RATES:

The employer is not required to pay any of the cost of participation in the AD&D for any worker. However, the employer certainly may choose to pay a portion or all of the cost. An employer's only requirement is to deduct, from a worker's salary, any portion to be paid by the worker and remit that portion along with other payments made to CPS. Accidental Death and Dismemberment rates are available on our website [ConcordiaPlans.org](http://ConcordiaPlans.org).

## SUPPLEMENTAL LIFE RATES:

Contributions for Supplemental Life Insurance are collected through payroll deduction and remitted to CPS. Rates are available on our website [ConcordiaPlans.org](http://ConcordiaPlans.org), and are based on the worker's age, nicotine use, and amount of coverage selected. The cost for Supplemental Life will appear on your monthly invoice and is paid by the worker. This optional benefit is available to workers, their spouses and families.

## CRITICAL ILLNESS AND ACCIDENTAL INJURY INSURANCE

Contributions for Critical Illness and Accidental Injury Insurance are collected through payroll deduction and remitted to CPS. Rates and additional information are available on our website [ConcordiaPlans.org](http://ConcordiaPlans.org).

## PAYROLL SOLUTIONS

Let our payroll partners provide you with time-saving payroll solutions. We understand LCMS ministries and their needs and have carefully chosen two leading payroll experts to serve you- both available at discounted rates.

**Paycor:** With more than 30 years of experience, Paycor is known for their customer service. They have robust but easy to use payroll software, which makes paying your workers quick and easy. They also help with other aspects of workforce management, helping to simplify your everyday processes and give you time back in your day.



**Paychex:** Paychex is known for outstanding customer service and dedication to accuracy. By offering multiple packages, they can meet a variety of your ministry's needs. Paychex helps you with compliance by tracking federal, state, and local changes to payroll tax and employment laws.



For more information on Paycor or Paychex, visit our website or contact your Account Manager.

## Billing Procedures

Employers are billed in advance on a monthly basis, and payment is due on the first day of the following month.

*For example: You will receive a bill in early March for your April contributions. The payment indicated on the March invoice will be due by April 1.*

The invoice reflects the entire amount due for all enrolled workers. If the worker shares in the cost of the CHP and/or optional coverage such as AD&D and Supplemental Life, the employer must collect those monies through payroll deduction. Billing invoices should be paid as billed. Do

not pay more or less than the amount indicated. Adjustments for new or departing workers or dependents will be reflected on a future monthly invoice if the corresponding worker events have been entered in the employer portal. Do not report changes on the invoice. Payments go directly to a bank and enclosures are not forwarded to CPS.

Organizations have up to 60 days to enter a New Hire event in the employer portal for new or transferring workers. New hires processed after 60 days from the initial eligibility date are considered late enrollments and cannot be submitted through the employer portal. Late enrollments are subject to a half of a percent (.50%) per month Lost Income Adjustment fee (up to 6% annually) added to the retroactive billing amount for the CRP. Enrollment in the CDSP would not become effective until the first day of the month following the New Hire event in the employer portal. CHP enrollment is subject to late enrollment requirements, which may include having to wait for an open enrollment period or satisfying requirements for a special enrollment date.

Organizations should enter a Termination of Employment event on the employer portal to report terminating workers or workers transferring to another LCMS employer within 30 days of the event. The worker's name will then be removed from the invoice and the invoice will be adjusted as needed. It is important that CPS is notified of the removal of a spouse or child as a dependent within 30 days of the event; otherwise, payment for CHP coverage will be due through the end of the month in which notification is received by CPS.

## ONLINE PAYMENT SYSTEM

CPS offers a free Online Payment System through Bank of America. For information on (or to access) the Online Payment System, visit our website at [ConcordiaPlans.org](http://ConcordiaPlans.org), under Employers > Managing Your Plans > Online Payments and Billing.

## BILLING FOR NEW WORKERS

Payments are due from the date of enrollment. Even if a worker is paid his/her salary for a 10-month period (e.g., over a school year), plan contributions will be billed over a 12-month period.

## BILLING FOR TERMINATED/RETIRED WORKERS

Payments to all Plans are due through the end of the month in which the worker terminates or retires (i.e., the last day actually worked full time, not including any accrued vacation or leave time, or the date a contract ends). Refer to page 10 for information on offering a severance package.

It is important that CPS is notified of a worker's termination within 30 days of the date that employment terminated. Otherwise, payment for the CHP coverage will be due



through the end of the month in which notification is received by CPS.

## BILLING FOR TRANSFERS

Payments for a worker transferring from your employ are the same as those for a terminated worker. If a worker transfers to your employ, payments are due on their initial date of eligibility.

Should a worker's transfer result in a gap in coverage, the worker may pay the contributions to keep CHP coverage in force. If contributions are not paid for the gap period, the worker's coverage will lapse. For CHP coverage, the worker will be treated as a "new member" upon re-enrollment and would again have to satisfy any applicable deductibles or coinsurance for that year.

Although it is the worker's responsibility to pay the CHP contributions billed for an interim gap period, the former or new employer may pay the invoices sent to the worker.

## BILLING FOR DUAL/MULTIPLE PARISHES

For billing purposes, a worker employed by dual or multiple parishes will be deemed to have only one employer. Payments for the CRP and CDSP are based on the total compensation earned by serving the dual or multiple parishes. A "contact congregation" is established for purposes of the Concordia Plans. All correspondence, invoices, etc., related to the worker are sent to the contact congregation. The other congregation(s) being served are to remit the employer's and worker's portions of the payments to the contact congregation, which then forwards the entire billed amount to CPS.

## COMPENSATION REPORTING

Rates for the CDSP and CRP for participating workers are based on workers' compensation as reported on the Annual Compensation of Participating Workers Report (ACR).

## LATE PAYMENTS

Billing invoices not paid within 30 days after the due date will be assessed a finance charge. The interest charged will be one percent (1%) per month (compounded monthly) on any contribution amount in arrears more than 30 days.

# Concordia Plan Enrollment

## CHP ELIGIBILITY DEFINED

### Full time

If at the time a worker is hired, he or she is expected to work more than the employer's designated number of hours

per week and more than five consecutive months, he/she is eligible for CHP coverage. Do not wait until a worker is employed for the five consecutive month to enroll them in benefits, as this would cause the worker's enrollment to be considered late. Remember that workers must be enrolled within 60 days of their initial eligibility date, which is the first day of the month coinciding with or next following full-time employment. Note: CHP eligibility is different than the CRP, CDSP and CRSP eligibility defined below.

**An employer offering the CHP to its workers can designate one of the following hours requirement for CHP eligibility:**

- More than 20 hours per week and more than five consecutive months;
- More than 25 hours per week and more than five consecutive months;
- More than 30 hours per week and more than five consecutive months; or
- 30 or more hours per week and more than five consecutive months.

If no designation is made, the default of "more than 20 hours" will apply. Eligibility will take effect the first of the month following receipt of the designation by CPS.

### Part time

Any worker hired to work less than the employer's designated number of hours is ineligible to participate in the CHP.

### Temporary

Any worker hired to work five consecutive months or less is ineligible to participate in the CHP.

## CRP AND CDSP ELIGIBILITY DEFINED

### Full time

Each worker of an employer offering the CRP and CDSP who is hired to work more than 20 hours per week and more than five consecutive month, is eligible to participate in the CRP and CDSP.

### Part time

Any worker hired to work 20 hours or less per week is ineligible to participate in the CRP and CDSP.

### Temporary

Any worker hired to work five consecutive months or less is ineligible to participate in the CRP and CDSP.

## CRSP ELIGIBILITY DEFINED

A worker is eligible to participate in the CRSP if he/she is considered a full-time worker and is eligible to participate in the other Concordia Plans, as long as the worker's employer has enrolled in the CRSP. Employers interested in offering the CRSP to their part-time workers can contact a member of the CRSP Team.

However, non-qualified church-controlled organizations as defined by the IRS (i.e., universities, colleges, and recognized service organizations) should also be aware of the IRS requirement to offer a 403(b) plan to workers working 1,000 hours or more annually. Refer to the CRSP Employer Administrative Guide (CRSP\_ER\_OPS\_3005) or call CPS for details.

## AD&D ELIGIBILITY DEFINED

Full-time workers participating in at least one of the Concordia Plans are eligible to participate in the AD&D. If already enrolled in the Concordia Plans, AD&D enrollment is effective the first day of the month following receipt of the worker's enrollment form. For new workers joining the Concordia Plans, AD&D enrollment will be effective the same date as enrollment in the Concordia Plans, provided enrollment forms are timely received. (See Late Enrollment on page 9).

## CRITICAL ILLNESS AND ACCIDENTAL INJURY INSURANCE ELIGIBILITY DEFINED:

A worker is eligible to participate in Critical Illness and Accidental Injury Insurance if he/she is considered a full-time worker and is eligible to participate in other Concordia Plans, as long as the employer has elected to offer the insurance. Workers who enroll in this insurance can purchase coverage for their spouse and/or children.

## DEPENDENT ELIGIBILITY AND ENROLLMENT



Members may enroll their spouse and eligible children as dependents. Eligible children are the member's biological, legally adopted, step and foster children up to age 26, regardless of status as a student or tax dependent, marital status, eligibility for employer-sponsored health coverage, or whether a child is totally disabled. In certain situations, a member who has assumed responsibility for a grandchild may enroll the grandchild as a dependent. A spouse serving on active duty in any military force of any country is not an eligible dependent.



Eligible spouses and children should be enrolled in the CDSP as dependents. Workers who elect AD&D coverage, can enroll their eligible spouse and children. Eligible children are the member's biological, legally adopted, step and foster children if unmarried and eligible to be claimed as a dependent for federal income tax purposes. An unmarried child

may be covered after attaining age 21 only if (a) a full-time student at an accredited educational institution and under age 26 or (b) totally disabled. CPS will periodically verify that children enrolled beyond age 21 continue to satisfy the eligibility requirements of being a full-time student or totally disabled. Members should indicate their child's student eligibility by updating their member portal when their child has enrolled in/completes coursework as a full-time student. In certain situations, a member who has assumed responsibility for a grandchild may enroll the grandchild as a dependent.

New dependents, due to marriage, birth, or adoption, must be enrolled within 60 days of the event, by entering an online event or contacting CPS. If timely enrolled, enrollment is effective the date of the event. If a Social Security number has not yet been issued for a child, the member should still report the dependent and later add the number online by logging into the member portal.

## HUSBAND, WIFE, CHILD EMPLOYED BY LCMS

A husband and wife who are both employed full time by the same or different employers participating in the Concordia Plans are enrolled separately as workers in the CRP and CDSP. In the CHP, a person who is eligible to be enrolled as a worker may elect to be enrolled as a dependent of their spouse or parent and decline worker CHP enrollment. Eligible dependent children may be enrolled in the CHP by either parent, but not both.

In the CDSP, each spouse is enrolled as a worker AND also enrolled as a dependent of the other spouse for the basic life insurance benefit. Eligible dependent children are enrolled under both parents. Thus, if an enrolled dependent dies, a Basic Life death benefit would be payable under both memberships.

In the AD&D, each spouse may be enrolled separately in Individual Coverage or one spouse may enroll in Family Coverage and enroll the other spouse as his/her dependent. Double coverage is not permitted. Children may only be enrolled in the AD&D under one parent.

## ENROLLING SEMINARY, UNIVERSITY AND COLLEGE GRADUATES

New graduates of LCMS seminaries, universities and colleges who are assigned by the Synod's Board of Assignments for employment with your organization will normally be enrolled on the first day of the month after reporting for work.

However, if the worker has completed all graduation requirements, the plan provisions allow the employer to request that an assigned worker be enrolled prior to actually beginning employment. (Deferred vicars are not eligible for early enrollment.)

### **The enrollment date can be either:**

- The first day of the month coinciding with or next following full-time employment with the employer where assigned, or
- The first day of any month coinciding with or next following the date the worker was assigned and all graduation requirements completed (even though the individual has not actually begun full-time employment), but no later than the first day of the month following employment.

**Example:** A worker who graduates and is placed on May 1, can be enrolled effective May 1. If placed on May 2, they can enroll effective June 1.

If no specific request is made regarding the enrollment date at the time the application for the Concordia Plans is made, enrollment will become effective the first day of the month coinciding with or next following a full-time employment.

Upon enrollment in the Concordia Plans, the graduate also becomes eligible to participate in the AD&D, generally on the first day of the month coinciding with or next following the full-time employment date.

Vicars, student teachers and other student intern workers who are serving an employer and who will return to a college or seminary to complete their studies, are not eligible to enroll in the Concordia Plans or the AD&D as workers.

However, those who have completed their formal course work and are not returning to a seminary or college (e.g., deferred vicars) are eligible to be enrolled at the option of the employer. Contact CPS for more information on this scenario.

## **LATE ENROLLMENT**

Late enrollment of a worker (i.e., received more than 60 days after the date of initial eligibility) is subject to special rules:

- CRP enrollment is effective retroactive to the worker's original eligibility date. The employer will be billed for retroactive participation, plus a Lost Income Adjustment Fee.
- CDSP enrollment is effective the first day of the month coinciding with or next following enrollment being submitted to CPS. This may affect the pre-existing condition limitation period if a worker files a claim for disability benefits, see page 13 for more information.
- CHP enrollment is subject to special or open enrollment eligibility requirements.
- AD&D enrollment is effective the first day of the month coinciding with or next following enrollment being submitted to CPS.

## **MEMBERSHIP ENROLLMENT DEADLINES**

Coverage under the Concordia Plans is not automatic.

New and transferred workers must complete their enrollment online within 60 days.

Dependents must be added within 60 days of the event that caused them to be eligible for coverage.

## **Membership and Status Changes**

A worker's eligibility to receive member and dependent benefits depends on the accuracy of information on file for each worker. Therefore, it is important that enrollment of new and transferred workers and new dependents, as well as other changes in status, be reported as soon as possible.

Timely enrollment helps to avoid a potential break or delay in coverage and helps reduce a possible excessive financial burden for the employer.

### **NEW WORKER**

A newly eligible worker, at a participating employer, must be added by the employer through a New Hire/Newly Eligible event on the employer portal. This event should be entered as soon as possible, but no later than 60 days after the date of initial eligibility. Late enrollment provisions apply if the New Hire/Newly Eligible event is entered after the 60-day period. Once the New Hire/Newly Eligible event is run, the worker will have an event to complete on his/her member portal to finalize elections, which should be completed within 30 days.

### **TRANSFERRED WORKER**

A worker transferring to another participating employer should complete the appropriate online events within 60 days of the initial eligibility date at the new employer in order to continue participation in the Concordia Plans and AD&D through the new employer. Although some of the information may be redundant, it is necessary to have updated information for our files, and the employer can supply the important employment details. To be considered a transferred worker, the worker must be employed at the new LCMS employer within three calendar months of the date employment terminated at the former LCMS employer. If a worker is transferring to your organization from another LCMS employer, contact CPS to initiate the transfer.

## NEWLY ELIGIBLE DEPENDENT OR REMOVAL OF A DEPENDENT

A worker acquiring a new dependent (spouse or child) or removing a dependent (by divorce or a dependent who is no longer eligible for coverage) must make that change on the Benefits Management System on the member portal. Coverage, and discontinuation of coverage of dependents (with the exception of surpassing the maximum eligibility age) is not automatic. A newly eligible dependent must be enrolled within 60 days of the life event to ensure coverage is not delayed or denied in any of the Plans. The removal of a dependent must happen within 30 days of the event; otherwise, CHP coverage will be terminated at the end of the month in which we are notified, and an employer will be charged for coverage through that date. If the addition or the deletion of a dependent results in a change in class of coverage, the change in costs will normally be effective the first day of the month coinciding with or following the date of the event, provided that we are informed of the change within the time deadlines noted above.

## CHP COVERAGE TERMINATION

CHP coverage may be terminated by individual workers for various reasons. Coverage can be terminated effective at the end of any month on the member portal within 30 days of the desired effective date.

## Salary and Hourly Changes

### MID-YEAR CHANGES

If a worker's salary changes during the year due to a change in the worker's hours or duties, run a Duties and Salaries event on the employer portal.

### ANNUAL CHANGES

For Concordia Plans' purposes, normal annual salary changes are made on January 1 of each calendar year. Adjustments made due to raises should be reported on the Annual Compensation of Participating Workers Report (ACR), which is available to employers through the Benefits Administration System on the employer portal. Information reported is effective January 1 of the following year.

## Leaves of Absence

Employer-granted leaves of absence are subject to the guidelines established by CPS and require advance approval from CPS. During such leaves, the coverage of the worker and any enrolled dependents will not be terminated as long as the required contributions are received during the approved leave period. Please contact CPS to request an

Application for an Employer Granted Leave of Absence in advance of any leave of absence being considered.

If a worker terminates employment to return to school, he/she may be eligible for an educational leave of absence. Applications for an Educational Leave of Absence must be made within 60 days of the date that employment ceases, and the worker must be enrolled at the educational institution within 90 days of termination of employment.

Contact CPS for additional information on Leaves of Absence.

## Severance Package Guidelines

CRP and CDSP benefits will terminate at the end of the month in which a worker terminates employment and is no longer actively at work. Because an employer cannot "buy" creditable service in the CRP or purchase CDSP disability coverage for a non-employee, the CRP and CDSP cannot be included in a severance package arrangement with the worker, even if the worker's salary continues. In addition, CRSP contributions may not be made from severance pay.

Employers may, however, continue to provide CHP coverage\* for terminated workers for a limited time subject to the CHP provisions. Generally, CHP coverage can be extended for up to 15 months. If the worker is an eligible retiree, there is no time limit on coverage, as long as coverage costs continue to be paid by either the participating employer or retiree. If you wish to pay for a portion of the terminated worker's extended coverage (where applicable) please contact CPS.

*\*The type of CHP coverage available through an extension is dependent upon the worker's and any enrolled dependent's age at the time of termination/retirement. Any person age 65 or older will only be eligible for the CHP Medicare supplemental coverage option, which pays secondary to Medicare.*

## Concordia Health Plan

### DECLARATION OF HOURS

The CHP allows each employer to select the hours requirement for worker eligibility. Employers may decide whether an eligible worker is one who is hired to work more than five consecutive months and more than 20 hours per week, more than 25 hours per week, more than 30 hours per week or 30 or more hours per week. If no declaration is made, the default is "more than 20 hours."

The hourly requirement elected by the employer must be applied on a non-discriminatory basis to all the employer's workers.

## MINIMUM PARTICIPATION REQUIREMENTS

Minimum participation levels protect the long-term financial stability of the CHP for all LCMS employers. Minimum participation levels also help maintain a balance of healthy and less healthy, younger and older workers by requiring that employers enroll all – or nearly all – of their workers who are eligible for health coverage (except “Eligible Opt-outs”).

- All employers participating in the CHP must meet these minimum participation levels.
- Employers cannot offer another health plan alongside the CHP.
- Employers must have at least 75% of their eligible workers enrolled in the CHP or considered an Eligible Opt-out as defined below.
- Employers with three workers can have one “ineligible opt-out” as long as two workers are enrolled in the CHP.

## “ELIGIBLE OPT-OUTS” FOR CHP

*Eligible Opt-outs are workers who are not enrolled in the CHP because they already have health coverage through certain other sources. Eligible Opt-outs include workers who are:*

- Covered under spouse’s or parent’s group health plan (coverage by virtue of employment, including military service).
- Covered as a dependent by a spouse, who is enrolled in CHP as a worker.
- Covered under a military plan (TRICARE) as a retiree, a state-mandated health plan (e.g., Hawaii), or another country’s mandatory health plan while residing outside the United States.
- Covered under a Medicare supplemental plan or other government plan (e.g., Medicaid).
- Covered under a former employer’s health plan or COBRA plan.
- Covered under a non-LCMS employer’s health plan.
- Not eligible for CHP enrollment due to the number of hours worked.

Employers that do not meet the minimum participation requirements – after accounting for Eligible Opt-outs – will no longer be eligible to participate in the CHP.

## SUMMARIES OF BENEFITS AND COVERAGE

Providing a Summary of Benefits and Coverage (SBC) is a requirement of the Affordable Care Act, or health care reform law. The law requires health insurers and self-insured group health plans, like the CHP, to distribute to its members a general summary of medical benefits and coverage provided by the health plan so that consumers can more easily understand their benefits and compare coverage. SBCs must be distributed to all plan members:

- Upon initial or special enrollment
- During open enrollment
- Within seven business days of requesting a copy

CPS provides SBCs upon initial enrollment, special enrollment, open enrollment and on request. Employers are responsible for distributing SBCs to all new hires, newly eligible workers and when requested by a worker. Copies of the SBCs can be found on our website at [ConcordiaPlans.org](https://www.concordiaplans.org) under [Resources/PlanDocuments](#).

## CHP ANNUAL OCCURRENCES

Each year, employers participating in the CHP may elect a different plan coverage option(s) for the next year. CHP election deadlines are announced each summer. However, election deadlines may vary by employer. Please watch for communication about deadlines or contact your Account Manager.

## “EMPLOYER CHOICE” ANNUAL ELECTION

Employers participating in “Employer Choice” can choose one option from all of the options currently available – there are no restrictions on “opting up” or choosing an option with a lower deductible for their workers each year.

The plan coverage option annually elected by the employer will apply to all workers (and their enrolled dependents) for the entire plan year.

## “WORKER CHOICE” ANNUAL ELECTION

Employers eligible for “Worker Choice” may elect two or three plan coverage options from a list of pre-defined valid option combinations to offer to their workers for the next year. Employers must meet eligibility requirements to offer Worker Choice. In order to offer Worker Choice in the CHP, employers must have a minimum of 15 workers enrolled in the CRP and at least 75% of eligible workers enrolled in the CHP (no fewer than 10 workers). In addition, if an employer that previously met the above requirements subsequently has fewer than 15 workers enrolled in the CRP and/or less than 75% of eligible workers enrolled in the CHP, the employer may continue to offer Worker Choice if it has at least 10 workers enrolled in the CRP and at least five of its eligible workers enrolled in the CHP. If the employer cannot meet these minimum criteria, it will be limited to offering only one CHP option to its workers during the following calendar year.

The employer must also determine which plan coverage option it will fund for all of its workers (within minimum standards required by the CHP).

Employers are provided a CHP guide each year.

## ANNUAL OPEN ENROLLMENT

Each year, an Annual Open Enrollment period is available for active, full-time workers employed by a CHP-participating employer, as well as eligible dependents of those workers. It provides an enrollment opportunity for workers and/or dependents who did not enroll when first eligible or do not qualify for Special Enrollment in the CHP. The workers must be eligible for the CHP on the basis of their employer's definition and declaration of hours for an eligible worker.

Workers and/or dependents who properly complete their online annual open enrollment by the deadline, will have their coverage the next plan year. If the enrollment period has passed, the worker will have to wait until next year's open enrollment period or satisfy requirements under Special Enrollment. Workers at Worker Choice employers enroll and make their CHP elections online through their member portal during the Open Enrollment period. A member can receive open enrollment assistance by calling 888-927-7526.

All Annual Open Enrollment events must be submitted by the deadline.

## SPECIAL ENROLLMENT

Unlike the Annual Open Enrollment period that occurs each year, Special Enrollment provides an opportunity for workers and/or their dependents to enroll in the CHP due to specific events, such as marriage, birth, adoption or loss of eligibility for any other group health plan in which the worker or dependent(s) was enrolled. Enrollment must be requested within 60 days of the event.

## ELIGIBLE OPT-OUTS

Eligible Opt-outs include workers covered by a health care plan purchased through the Health Insurance Marketplace made available by the Affordable Care Act and who were eligible for a Premium Tax Credit at the time such coverage was purchased. However, these individuals are not counted as participating in the CHP when calculating the participation percentage for determining if the employer meets the CHP minimum participation requirements.

## TAX SAVINGS FOR YOUR WORKERS: CAFETERIA PLAN

A "Cafeteria Plan" lets workers who share the cost of CHP coverage with their employers do so with pre-tax dollars. This arrangement allows workers to reduce their salaries for tax purposes and use the reduction toward their share

of the CHP cost, thus saving money by lowering their taxable income. Contact CPS for information on setting up a "Premium Only" Cafeteria Plan (11074). The information is also on our website [ConcordiaPlans.org](http://ConcordiaPlans.org).

"Cafeteria Plan" administration for health savings accounts and flexible spending accounts is available through Further. Call the Employer Spending Account Help Line at 866-309-8916 for more information.

## PERSONAL SPENDING ACCOUNTS (PSAs) THROUGH FURTHER AND KAISER PERMANENTE

PSAs include health savings accounts (HSAs), flexible spending accounts (FSAs) and health reimbursement arrangements (HRAs). CPS, Further and Kaiser Permanente representatives are available to help you with your personal spending account administration and answer any questions you may have.

### CPS

Employers with general questions about PSAs and CHP options should contact CPS at 888-927-7526. Hours are 7 a.m. to 5 p.m., CT, Monday through Friday.

### CPS Account Management Team

For more detailed information on how PSAs can work with the CHP options, call the Account Management Team at 888-927-7526.

### For ongoing support, once your account is established, contact:

- Further – 866-309-8916
- Kaiser Permanente – 877-767-3399

## CHP MATERIALS FOR NEW WORKERS

The Affordable Care Act (ACA) requires employers to provide their new hires (and all newly eligible workers) with the following information:

- Summary of Benefit and Coverage (SBC)
- Marketplace Notice

Employers are also required to share the Children's Health Insurance Program (CHIP) Model Notice with their workers, as mandated by the Children's Health Insurance Reauthorization Act of 2009.

These documents can be found on our website [ConcordiaPlans.org/plans](http://ConcordiaPlans.org/plans).

# Concordia Disability and Survivor Plan – Disability Benefits

## PRE-EXISTING CONDITION LIMITATION

Members enrolling in the CDSP are subject to pre-existing condition. Disability benefits will not be paid beyond 13 weeks or the period of time the disabling condition is medically supported, whichever is shorter, for any disability commencing during the first 12 months of plan membership that is caused by or results from a condition for which, during the three months prior to CDSP enrollment, the worker received medical treatment, consultation, care, or services or had symptoms that would cause a reasonable person to seek diagnosis, care or treatment. No waiver of contributions for CPS will be applicable either.

The pre-existing condition limitation does not apply to new graduates of LCMS seminaries, universities and colleges if they enroll at their first assignment post-graduation. Nor does it apply to ordained or commissioned ministers who re-enroll in the CDSP within 1 year of their termination of plan membership.

## SUBMITTING A DISABILITY CLAIM

All disability claims should be reported directly to CPS at 888-927-7526 or by using the online submission form. A disability representative will forward the claim information to Lincoln Financial, our disability benefits administrator. Eligibility for and approval of disability benefits are determined by Lincoln Financial.

The worker can call up to 30 days prior to his/her first day of disability (if it appears the worker will be unable to work for at least 14 calendar days). All disability claims must be filed within 90 days from the date the disability commenced. When a worker calls to report a disability, he/she should provide our office with the following information: worker's name, address, home and work phone numbers, Social Security number, the last day worked, first day of disability, nature of the condition, job title, employer's name and phone number, and physician's name and phone number.

When a worker files a disability claim, CPS will send you an Employer Statement. The employer is required to submit the completed statement along with a copy of the worker's job description to CPS.

A worker's benefits are based upon the compensation reported on the Annual Compensation of Participating Workers Report (ACR) on file at CPS. If the annual salary on file at CPS differs from the employer's records, an

updated salary may be used to determine disability benefits if a worker's annual salary was accurately reported the preceding January 1 and:

- a salary adjustment occurred during the period beginning January 1 and ending 31 days immediately prior to the date of the worker's disability, or
- during the 30-day waiting period immediately preceding the date of the worker's disability a salary adjustment occurred that was previously scheduled or was in accordance with the employer's regular compensation adjustment schedule.

In order for an updated salary to be used in determining disability benefits, additional information will be required, please contact Disability Services.

## CONTINUING BENEFITS DURING DISABILITY



### Concordia Retirement Plan and Concordia Disability and Survivor Plan:

If your worker's claim is approved, his/her membership in the CRP and CDSP will continue. You will be responsible for paying for such coverage on the worker's behalf through the third calendar month following the start of disability benefits, after which CHP plan coverage will be paid by the CDSP.



### Concordia Health Plan:

If your worker is a member of the CHP, you are required to pay for the worker's health benefits in the CHP while the initial claim for disability benefits is being reviewed. If the claim is approved and while your worker's disability continues, CHP coverage continues and is paid by the CDSP beginning with the third calendar month following the start of disability benefits. Once the CHP contributions are waived, your worker's CHP coverage will continue to be tied to the coverage you offer as the employer and will therefore follow changes you make to CHP coverage in the future.



### Concordia Retirement Savings Plan:

If your worker was participating in the CRSP prior to filing for disability benefits, the worker's contributions may continue as long as you are providing a salary continuation. If you are not providing a salary continuation, contributions must cease. If the worker has an outstanding CRSP loan, please have him/her contact Fidelity to learn what options are available for loan repayments.



### Accidental Death & Dismemberment:

If your worker was participating in AD&D, participation will continue while the worker remains employed by you as the employer and premiums continue to be received. If premiums cease or CPS is notified by you of the worker's employment termination, the worker's AD&D coverage will terminate at the end of the month in which employment ends.



### Supplemental Life Insurance:

If your worker was participating in the Supplemental Life Insurance, participation will continue while your worker remains employed and premiums continue to be received. If premiums cease, or CPS is notified by you of the worker's employment termination, the worker's eligibility for Supplemental Life Insurance will terminate at the end of that month. The worker will be provided information on the ability to convert this coverage through Securian. The Supplemental Life coverage is to be paid post tax, by the member, in order to retain the benefits nontaxable status upon payout.



### Travel Accident Insurance Program:

If your worker was enrolled in the TAIP, participation will continue while the worker remains employed by you as the employer and premiums continue to be received. If premiums cease, or CPS is notified by you of the worker's employment termination, the worker's participation in the



### Critical Illness and Accidental Injury Insurance:

If your worker was enrolled in Critical Illness and Accidental Injury Insurance, coverage will continue for 12 months.

## SALARY CONTINUATION DURING DISABILITY

If an employer provides any type of salary continuation during disability (e.g., providing 30% of salary so that combined with the 70% disability benefit from the CDSP the worker receives 100% of salary), the worker's disability benefit will be reduced by the amount of that continued salary beginning six months following commencement of the disability benefit.

## CLAIM FILING DEADLINE

All disabilities must be reported within 90 days from when the disability began in order for the individual to be eligible for CDSP disability income benefits. CDSP benefits are not guaranteed.

## RETURNING TO WORK

Disabled workers must provide a return-to-work release from their treating physician before returning to employment.

The employer should notify CPS when a worker returns to partial or full-time employment. Employers must complete and return the Worker Status Verification (11176) form to CPS. If the worker is terminated, an employer may also indicate that on the Worker Status Verification form. This form can be found on our website [ConcordiaPlans.org](http://ConcordiaPlans.org). Terminated disabled workers will continue to receive benefits under the CDSP as approved by Lincoln Financial.

# Concordia Disability and Survivor Plan – Life Benefits

## SUBMITTING A SURVIVOR CLAIM

All deaths should be reported directly to CPS at 888-927-7526 or by completing and returning an Online Death Notification Form. After the death is reported, CPS will send the appropriate party a letter and a packet of information to complete. For all survivor claims, an original certified death certificate is required.

## CONTINUING COVERAGE

Full-time workers enrolled in the CDSP and those who have purchased additional Supplemental Life Insurance through Securian may be eligible to maintain their life insurance and/or continue in-force life insurance after leaving LCMS employment. They may also be able to continue all or a portion of life insurance coverage on dependents. For more information, workers can contact Securian at 866-293-6047 and ask about porting coverage.

## SUPPLEMENTAL LIFE INSURANCE

Supplemental Life Insurance is available for CDSP members to purchase through Securian, the administrator of death benefits for the CDSP. Active workers have the opportunity to take advantage of additional term life insurance with low premium rates. Workers may also elect term life insurance for spouses and dependent children. Premiums will appear on your CPS Invoice and should be payroll deducted.



Enrollment in Supplemental life is available through the member portal during open enrollment, when a worker is initially hired and after a life-changing event.

Contact CPS for more information.

## Concordia Retirement Plan Pension

### TRADITIONAL OPTION

The Traditional Option consists of the Primary Retirement Benefit. All eligible workers will be enrolled in the Traditional Option unless the employer also elects to offer the Account Option.

### ACCOUNT OPTION

The Account Option consists of the Retirement Cash Account.

As the employer, you have the option to provide the Account Option for all non-rostered workers or certain classifications of non-rostered workers. To elect the Account Option, complete a CRP Option Election Form (11374), which can be found on our website [ConcordiaPlans.org](http://ConcordiaPlans.org). On this form you select worker classification designations to determine in which CRP Option workers will be enrolled.

You will also elect whether or not to implement an Eligibility Waiting Period, which would only apply to workers enrolled in the Account Option. If you elect both a probationary period and the Eligibility Waiting Period, then the Eligibility Waiting Period will begin after the probationary period has ended. Eligibility Waiting Periods cannot apply to workers who have more than one year of CRP creditable service or who have completed an Eligibility Waiting Period at a prior employer. A worker who has completed a portion of the waiting period at a prior employer may complete the remaining balance of the one-year waiting period at the new employer.

Account option enrollment may be effective the first day of the month following the receipt of the CRP Option Election form or the first day of any future month as requested by the employer. Employment classification designations made on this form apply only to workers who are hired to work after the effective date. Changes to designations can be made only once per calendar year.

The Account Option is available to any non-rostered (lay) worker who is eligible for CRP enrollment after the employer has elected the Account Option. This includes workers who are transferred, rehired or newly eligible for CRP enrollment. However, a worker who has started in an employment classification designated for the Traditional

Option will remain covered under the Traditional Option regardless of a change to employment classification. In addition, a person who started in an employment classification covered by the Account Option and subsequently moves to an employment classification covered by the Traditional Option will begin to be covered by the Traditional Option the first of the month following the change in classification. A worker's benefits through the Account Option and the employer's rates are based on a worker's years of creditable service and, if applicable, his/her participation in the Eligibility Waiting Period. For more information about the Account Option contact the Account Management Team.

### SPECIAL PAYMENT FOR MINISTERS OF RELIGION

Ministers of Religion (ordained pastors and commissioned workers such as teachers, directors of Christian education, directors of Christian outreach, directors of family life ministry, directors of parish music, parish assistants) and eligible Deaconesses are classified by Social Security as "self-employed." Therefore, employers normally do not contribute to Social Security for them.

All such workers enrolled in the retirement program as a "new worker" on or after January 1, 1982, participate on the Regular Basis. Workers who are eligible for the Full Basis may choose to participate on either the Regular or Full Basis.

Employers are encouraged to consider amounts they are providing for Social Security for each person and discern what they believe to be an equitable approach to providing compensation and retirement benefits between called workers and lay workers.

## Concordia Retirement Savings Plan 403(b)

### EMPLOYER CONTRIBUTIONS TO THE CRSP

All employers have the option to make contributions to their workers' CRSP accounts. Like worker contributions to the CRSP, employer contributions are remitted to Fidelity directly by the employer. Employers can make CRSP contributions in several different ways:

- Matching contributions – For workers to receive an employer matching contribution they must contribute their own money to the CRSP. Matching contributions are often represented as a percentage of worker contributions up to a certain maximum.
- Fixed contributions – Workers do not need to contribute their own money to receive this type of employer contribution. An employer can set a contribution rate,

either a percentage of pay (e.g., 3% of annual pay) or a flat dollar amount (e.g., \$45 biweekly), to contribute to a worker's CRSP account.

- A combination of matching and fixed contributions – This combination approach provides a certain benefit to workers and also encourages workers to save their own money for retirement.

## CRSP ADMINISTRATION

A CRSP Administrative Guide (CRSP\_ER\_OPS\_3005) is available to help employers with administering the plan in accordance with the official plan document and IRS regulations. This guide can be found on our website. You can also request a printed booklet from our office.

If you are offering multiple 403(b) providers, you will need to seek assistance from a financial or tax professional to make sure that all the complex IRS requirements are being met.

## Accidental Death and Dismemberment

Voluntary group accidental death and dismemberment (AD&D) insurance is available to all active, full-time workers. Workers and their eligible dependents can be enrolled. AD&D benefits can help workers' families meet their financial obligations in the event of an accidental death or disabling injury.

Premiums will appear on your CPS Invoice and should be payroll deducted. Enrollment in AD&D is available through the member portal at any time.

## Critical Illness and Accidental Injury Insurance

Critical Illness and Accidental Injury Insurance create a "safety net" for your workers and their families by extending coverage past what your workers have available through the CHP and paying them a lump sum benefit for a critical illness diagnosis or treatment as a result of an accident. The lump sum payment can be used toward any of their daily expenses - transportation, childcare, groceries, etc. Critical Illness and Accidental Injury Insurance are available to all active, full-time workers and their eligible dependents. It does not cost anything to offer these products and workers can be enrolled at any time. Premiums will appear on your CPS Invoices and should be payroll deducted.

## Plan Withdrawal

Any employer considering withdrawing from one or all of the plans should contact CPS at 888-927-7526 to request to talk to an Account Manager. A 30 day advance notice to CPS is required for withdrawals.

### CHP WITHDRAWAL

If an employer withdraws or is withdrawn from participation in the CHP and is offering another health insurance plan to its workers, the participation of its workers in the CHP terminates at such time without an opportunity to extend coverage. It is important to note that CHP coverage will also terminate at time of employer withdrawal for any former workers who are actively on a 15-month extension in the CHP. Also, if the employer adopted the plan less than 36 months prior to the withdrawal, the CHP will terminate at time of withdrawal for any former disabled employees of the withdrawing employer.

If an employer withdraws and is no longer offering health insurance to its workers, CHP participation of its workers terminates at the same time. Workers will be given the opportunity to extend their coverage for up to 15 months. The worker will be responsible for 100% of the cost of CHP coverage. Although, the same rules as outlined above still apply to former workers on CHP extension or in CHP while on disability. No continued extension of coverage will be offered to such workers.

### CRP AND CDSP WITHDRAWAL

If an employer withdraws or is withdrawn from participation in the CRP, the participation of its workers terminates at the same time; however, any worker receiving CDSP disability benefits at the time of the employer withdrawal will continue to be enrolled as a disabled member in the CRP until such time that his/her disability benefits cease. Workers will retain their accrued CRP benefits (except for Retiree Medical Supplement benefits for members who have not satisfied RMS eligibility requirements) through the date of the employer's withdrawal provided all employer contributions have been made through that date. No refunds or adjustments will be given if an employer withdraws or is withdrawn from participation in the CRP.

## CRSP WITHDRAWAL

When an employer withdraws or is withdrawn from the CRSP, its workers no longer satisfy the definition of an eligible worker and can no longer contribute to the CRSP. The worker will receive a letter from CPS with instructions and information about his/her CRSP account balance.

## Vacant Employers

If an employer is vacant (has zero workers), there is no need to withdraw from the Plans. The employer will remain enrolled as a vacant employer with no enrolled lives. This will prevent the need to re-adopt the Plans when a new worker is hired.



### Account Managers

Our Account Managers are dedicated to helping employers understand the Concordia Plans and make benefit decisions. With sophisticated plan designs and partnerships with professional administrators, CPS ensures our products remain competitive and comprehensive to meet the needs of our members and employers.

Our Account Managers will work with you to find solutions and strategies that provide the best fit for your organization.

The Account Managers can help you:

- Evaluate offerings to help you manage your ministry, such as payroll or HR services.
- Understand how the plans bring added value to you and your workers.
- Navigate the changing benefits' landscape.
- Find solutions if you're struggling to afford your employee benefits package.
- Access the resources needed to make wise decisions about health care benefits.
- Serve your retirement and disability needs.



**HAVE QUESTIONS? CALL 888-927-7526 TO SPEAK WITH AN ACCOUNT MANAGER.**



**QUESTIONS?**

**CALL** 888-927-7526 **EMAIL** [info@ConcordiaPlans.org](mailto:info@ConcordiaPlans.org)

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