MINISTRY REPORT | 2020
Serve Ministries … Care for Workers …
So that the Word of God Spreads.
2020 was a year of change.

A pandemic, community unrest, financial loss, schooling challenges. The word of the year was pivot. But through it all we kept our commitment to you, your ministry and your workers at the heart of everything we did.

CONCORDIA PLANS

Serve Ministries … Care for Workers …
So that the Word of God Spreads.

We are part of The Lutheran Church—Missouri Synod community, aligned in faith with a passion to serve. You can and always will be able to count on us.

Change for Good

Before 2020 even started, you were telling us about some things you’d like us to change, and we were listening:

1. You asked for transparency in why we offer the products and services we do and to tell you what’s in it for you.

2. You asked us to simplify our messages to you and your workers. Health care and financial information is difficult to understand, so you asked for help explaining the details.

3. And you asked for flexibility in how we work with your ministry. Not all ministries are the same, and you asked us to acknowledge and solve that with our support.

We began implementing these changes during the past year. We call it the “feedback loop”:

- We ask.
- We listen.
- We act.

We hope you’ve experienced it. We hope you’ve felt it. And, by now, we hope you’ve seen it - reflected in a new website, logo and education materials. Transparent. Simple. Flexible. But, always focused on supporting you and the LCMS community.
Serve Ministries … Care for Workers …
So that the Word of God Spreads.

At the close of any year it can be challenging to look back and attempt to summarize everything that happened. Each year undoubtedly includes highs and lows, opportunities and challenges. That’s likely true in your own life or ministry, and certainly is true for us at Concordia Plans as well.

Looking back at 2020, though, is a special kind of challenge. Even as we review an unprecedented year that no person could have anticipated, we’re thankful for the many God-given opportunities we were granted and connections that transpired from those opportunities. We’re also thankful that through it all God gave us the ability to continue living our mission as stated above, “Serve Ministries … Care for Workers … So that the Word of God Spreads.”

There are many reasons to feel good about how the Church responded to the struggles of 2020, foremost among them that ministry continued in new and creative ways. Working closely with ministries of all types and sizes we’ve seen and heard how churches reached their core and expanded outreach through online worship, and how LCMS schools kept a high level of academic rigor that was absent from so many other schooling options. We’re proud to serve and support the ministries and workers who were determined and creative in delivering on their mission.

We’re also proud of the way the CPS team responded to the challenges of the COVID-19 pandemic. We very quickly moved to a work-from-home environment and through that transition kept our eyes on two foundational principles that guided our work: Moving Forward in Faith and carrying out Business as Unusual. Throughout this report you will see elements of those principles, as well as a reflection of how we prioritized ensuring the health of the Concordia Plan trusts and serving the needs of ministries and workers.

As you read through this Ministry Report, you may note activities with which you or your ministry were involved. We hope that as you reflect on your interactions with CPS in 2020 you experienced a feeling of community, transparency in how we supported and communicated with your ministry and workers, our focus on customer needs and feedback, and our emphasis on targeted outcomes that aided in the delivery of ministry at both the individual and organizational level.

We’re thankful for your participation in the Concordia Plans, and invite you to reach out any time with feedback, thoughts or ideas about the ways we serve.

To God Alone be the Glory!

James R. Jaacks
Chairman of the Board

James F. Sanft
President & Chief Executive Officer
Concordia Plans is comprised of ministries, members and staff all coming together as one community supporting and caring for one another. Our faith brings us together, our commitment to foster the well-being of church workers drives us, our passion to serve God and one another sustains us, and the power of working together strengthens us.
Ministries of all types and sizes participate in the Concordia Plans. By banding together, ministries can realize cost savings and provide access to resources for their workers that may not be possible at the individual ministry level, particularly at smaller ministries.

**Concordia Health Plan**

Being part of a large community in the Concordia Health Plan provides ministries stability in rate increases year-to-year. Over the last 15 years the average rate increase in the CHP is 6.2%, and the 15-year median is 5.9%. Please note there may be some variations in these numbers for specific ministries based on plan options or geography. We hope this stability aids in the budget planning process as ministries provide important coverage to their workers.

When comparing CHP rate increases to increases through other carriers or detailed in industry studies, remember that when the CHP rate increases, the quality of benefits does not decrease if the employer remains in the same plan. Often health plans that promote a rate increase in the 3 to 4% range are decreasing the quality of their plan’s coverage and shifting more cost to the worker. A worker’s deductible, copay or other costs may increase to limit the employer’s price increase.

An additional advantage to taking part in the CHP is that 90 cents of every dollar paid into the CHP is used to pay health claims. This is higher than most health plan alternatives, that build in extra costs for profits. Because every dollar in the CHP comes directly from the LCMS community, this number is critically important. Funds from ministries and workers should be used to cover health claims—that’s why we keep administrative costs low at only 10 cents of every dollar collected.

**Wellness Solutions**

By offering the CHP, ministries are making wellness solutions available to workers who may not have access otherwise. These wellness solutions, which are provided at no extra cost to the workers, have changed the lives of many we serve.

Most health plan carriers don’t offer wellness solutions for diabetes and weight management such as Virta, Omada and Naturally Slim because they have a short-term view of their relationship with employers and workers - their “customers.” But our goal at CPS is to serve LCMS workers from the beginning of their careers all the way through retirement, providing resources that enhance their abilities to serve. Healthy and engaged workers serving in thriving ministries is our vision at CPS.

When CHP members improve their health, the entire CHP community benefits directly from savings realized through decreased medications, avoided procedures and hospitalizations and overall lower health care costs.

**Concordia Retirement Savings Plan**

By investing in the Concordia Retirement Savings Plan 403(b), workers are part of a large group of participants that realizes benefits that are not typically available to individual investors or those who are part of smaller investment groups. The large volume gives our internal and external investment experts the ability to offer CRSP...
participants less expensive share classes that result in lower fees. This is critical to asset growth in the CRSP and supports workers through higher account balances and better retirement readiness.

Below is an example of how paying lower fees can have an impact over time. This example uses an initial $10,000 investment at a 7.5% rate of return over 20 years. The blue line represents the compounding growth for a typical investment mix in the share class CPS invests in, which carries a 0.49% expense rate. The orange line represents the compounding growth for the entry-level share class of the exact same portfolio, which carries a 0.83% expense rate. This simple chart shows how lower-cost share classes directly benefit the workers who save in the CRSP. As a worker’s account balance grows over even longer periods of time, the cost savings can be even greater than this example illustrates.

Another advantage for workers in the CRSP is the lack of extra fees, which many others add in for commissions or profits. For example, a 25-year-old with a starting annual salary of $35,000 who is beginning to save would end up with a balance 12% lower at age 67 if she paid fees of 50 basis points (0.5%) throughout those years of saving. If the worker saved 5% of pay for her entire career, her balance at retirement with no additional fees (such as in the CRSP) would be $600,000. This is compared to a balance of $528,000 with the extra basis points charged. That difference of $72,000 can make a significant impact throughout her retirement years.

**Concordia Retirement Plan**

A pension through the Concordia Retirement Plan is critical to most LCMS workers when they retire, as a retiree can’t outlive the benefit. The amount of that benefit, no matter the size, is income that would have to be made up in another way (such as personally saving) if the worker hadn’t been a CRP participant.

A common rule of thumb from financial professionals is that a retiree can withdraw 4% of retirement assets per year and stand a good chance of not outliving his or her money. By applying this rule, the retiree would need to build up a $600,000 retirement account through his or her own savings to match a $2,000 per month CRP benefit.

An alternative option would be for that same retiree to use an account balance to purchase a monthly income (such as through an annuity) to remove the worry of outliving the income. With current interest rates being low, it would take $480,000 to purchase $2,000 worth of monthly income, which wouldn’t be available to a surviving spouse as the pension benefit is in the CRP.

**Ministry Resources**

In 2020 we introduced new resources that were requested by ministries.

Human Resources services was launched in the spring at a cost of $49 per month. Comparable services can cost anywhere from $125 to $1,000 per month. If a ministry were to reach out to a human resources attorney, those rates can range anywhere from $200 to $500 per hour (or more). CPS is able to provide these resources at a much lower cost because our size allows us to purchase them at wholesale costs.

Payroll services are another way in which ministries can save through the power of group purchasing. Ministries that have moved to our newest payroll provider, Paycor, are generally reporting savings of about 50% off their previous payroll expense, which can have a tremendous impact on ministries as they can redirect funds to carry out their mission.

**SAMPLE PORTFOLIO**

**Blue line** = compounding growth for the share class CPS invests in

**Orange line** = compounding growth for the entry-level share class

<table>
<thead>
<tr>
<th>Year</th>
<th>Blue line</th>
<th>Orange line</th>
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</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>$10,000.00</td>
<td>$9,681.00</td>
</tr>
<tr>
<td>Year 2</td>
<td>$11,335.00</td>
<td>$10,975.00</td>
</tr>
<tr>
<td>Year 3</td>
<td>$12,693.00</td>
<td>$12,486.00</td>
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<tr>
<td>Year 4</td>
<td>$14,166.00</td>
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<td>Year 5</td>
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<td>$15,741.00</td>
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<tr>
<td>Year 6</td>
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<td>Year 7</td>
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<td>Year 9</td>
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<td>Year 10</td>
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<td>Year 18</td>
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<tr>
<td>Year 19</td>
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</tr>
<tr>
<td>Year 20</td>
<td>$60,000.00</td>
<td>$63,398.00</td>
</tr>
</tbody>
</table>

Over $2,500 difference
Like anyone else, pastors sometimes need help when trying to understand all the financial details and benefits that come with a new role. To help them get off to a good start, each spring Concordia Plans meets with students who have received either their first pastoral call or vicarage assignment.

Financial wellness educator Keith Duesenberg spends time with seminary students (and their wives) before they begin their calls or assignments. “Keith brings a lot of knowledge to the table and helped explain the options available so that I could be better prepared for the conversations with the treasurer, who had never onboarded a pastor,” said Rev. Joe Nehring, pastor at Trinity Lutheran in Harvel, IL.

The conversations often focus on basic financial planning, managing debt, saving for retirement, reviewing their worker benefits and understanding clergy taxes. The conversations vary depending on the new pastor’s or vicar’s place in life. For some, this is his second career and he’s married with children; others are younger and have never managed their own household budgets.

Sometimes the focus of the conversation is the benefits administered by CPS. “Meeting with Keith helped us with the transition to health insurance coverage under my new congregation’s plan. When we didn’t have to worry about our health insurance, that was one less thing on our minds during a summer of much change,” said Rev. Jacob Tuma of St. John’s Lutheran in Pierce, NE. “His help freed us to focus more on the call itself. In this way, Keith was a blessing to me, my family, and the people here at St. John’s.”

The partnership with the two seminaries is beneficial not only to the students, but to the entire Synod. Leaders who are more knowledgeable and confident in managing their own personal finances and benefits can make a significant impact on the ministries they serve, with more developed skills and abilities and fewer personal challenges in these areas. The process is also a blessing to Concordia Plans. “I really enjoy talking to people one-on-one,” said Duesenberg. “I pray that I can provide information that is helpful to them and their ministries.”
Concordia Plans serves ministries of all types and sizes. Some have full-time human resources professionals who manage benefits, while others have part-timers or volunteers. **Our team is dedicated to supporting everyone who is serving LCMS workers.**

“We had a long-term bookkeeper, and she went out on leave and didn't return,” said Vivian Moore of St. John's Lutheran in Oxnard, CA. “I have little to no experience with what I am currently doing, and whenever I call with a question the CPS team goes out of their way to help.”

Moore, who serves as office manager at St. John’s, has reached out primarily to the Concordia Retirement Savings Plan 403(b) team. It was a busy year for the CRSP team as they fielded many calls from workers inquiring about taking withdrawals or loans from their CRSP accounts, which was made possible by COVID-19 legislation.

In addition, the CRSP team continued their “regular” work of overseeing administration of the CRSP, working with employers to make sure contributions are remitted correctly, educating workers and ministries about the CRSP, and answering questions. Building relationships with ministry contacts is key for the team.

“Our emails read more like a partnership, even though we have never met,” said Moore. “It has absolutely been delightful. It is a stress reliever to know there is a team there to support and provide assistance. They are much more than a customer service line.”

Vivian Moore has teams ready to help with any questions about our plans, products, services or resources.

“They answer every question with kindness and when I question whether I can do it, they remind me the Lord is calling me to serve in this way,” said Moore.

No matter the ministry size, managing benefits is a critical function. Moore calls it a large responsibility that impacts workers, their families and their futures. Concordia Plans
We value our relationships with LCMS ministries and workers. That’s why we’re working hard to share information, asking questions and listening to the answers, explaining the “why” as well as the “what,” and being forthright in the ways we serve. We understand that there will always be challenges—some greater than others—but with open conversations and a true spirit of collaboration, together we can transition obstacles into opportunities.
As 2020 progressed, the need to do “business as unusual” became apparent. Churches learned to deliver services virtually and reach people in new ways. Schools quickly moved teaching and learning online, often outpacing their public school counterparts. At Concordia Plans we forged ahead as well, and one of our tasks was setting the price for the Concordia Health Plan in 2021.

We started by looking back. CHP rates are set through a multi-step process that includes evaluating claims data from the previous full year. This means that as we looked to set the rate for 2021, we relied on 2019 health plan data (the last full year of claims) while factoring in projections based on trends. Actuaries for the CHP estimated the aggregate rate increase needed for 2021 could be as high as 9.9%.

Given the financial challenges that ministries all across the Synod faced in 2020, we believed that number would be devastating for ministries trying to rebuild from the pandemic. With the amount of uncertainty for all of us going into 2021, the CPS board and leadership determined this was an appropriate time to use a portion of the CHP reserves. By doing so, we were able to set the aggregate CHP rate increase for 2021 at 4.95%.

Maintaining reserves is required for a health plan like the CHP, and they can serve like a “rainy day” fund that a family might keep to cover unexpected expenses. The fund can provide relief, providing financial stability during challenging times. During a “normal” year, CHP reserves may be tapped if expenses rise unexpectedly or there is an increase in the number of high-cost claims. Or, in the case of 2020, they may be used when something completely unforeseeable happens that impacts ministries across the LCMS.

Though there are still many unknowns as we venture into 2021, know that CPS will remain committed to being flexible and understanding in support of our ministries as you do the most important work of all.
When COVID-19 hit, there were more questions than answers, including from the ministries and members we serve.

In addition to the worries over health and treatment, many of the initial questions from ministries were about how to handle benefits if they needed to scale back or close the ministry for a period of time. Many workers were at risk of losing critical coverages for themselves and their families, and CPS worked with ministries to ensure that workers would be supported.

CPS’ affiliation with the Church Alliance was critical to helping ministries support those who serve. Our leadership is a driving force in the group, which works in Washington, D.C. to advocate for ministries and workers served by nearly 40 faith-based benefits organizations. The Church Alliance works closely with leaders from other faiths and champions on Capitol Hill so the interests of churches, affiliated religious organizations, and the workers who serve within them are represented in legislation and regulatory initiatives.

The Church Alliance was an active force as COVID-19 legislation was proposed, debated and ultimately passed. Its letter to the Small Business Administration stressed the importance of issuing clear guidance that faith-based nonprofits should be eligible for Small Business Administration loans under the CARES Act, as was the intent of legislators who drafted the law. Guidance later issued by the SBA clarified that faith-based nonprofits can apply for these loans, known as Paycheck Protection Program loans.

Working collaboratively, our legal, marketing and ministry engagement teams were able to get ministries the information and resources they needed to apply for loans through the PPP. Strong connections with leaders from the 35 LCMS districts also facilitated the sharing of critical information that helped ministries keep payroll and benefits flowing to their workers during this challenging time.

“I’ve appreciated your emails with information about the programs available through the federal government. This has helped us navigate this situation and put us in a better position to care for our workers,” said Pat Powell of Trinity Lutheran in Cedar Rapids, IA.

We are thankful that through our affiliation with the Church Alliance and our partnership with LCMS districts we have been able to serve and support LCMS ministries as they care for and support their workers.

Information about the Paycheck Protection Program and other provisions of COVID-19 legislation continues to be available and updated at ConcordiaPlans.org.
The CPS Ministry Engagement Team is dedicated to helping ministries understand the details of the Plans they choose and administer, answering questions and providing support. In 2020 those needs were changing quickly—and hard to predict!

When COVID-19 hit the United States, members of the team proactively reached out to more than 600 LCMS ministries to better understand the challenges they faced. Many ministries were concerned about their ability to continue to pay workers and provide benefits if church donations or school enrollments were significantly impacted.

The Ministry Engagement Team was a critical link to information about COVID-19 legislation. Aided by these relationships and other CPS resources, many ministries were able to more easily obtain loans through the Paycheck Protection Program.

After helping ministries through the initial financial challenges of COVID-19, the focus moved to helping plan for the longer-term well-being of ministries and workers. Instead of traveling the country to meet face-to-face, the Ministry Engagement Team connected through Zoom meetings.

The Team also set up Town Hall meetings in every district to discuss 2021 CHP elections for ministries. More than 1,100 participants took part in nearly 70 meetings, which detailed the changes to CHP options for 2021 and other important updates.

In addition, a special outreach to smaller ministries resulted in significantly more one-on-one opportunities for these ministries to get the information they needed to make good decisions for their workers.

The need to provide ministries a high level of service was never more apparent than in 2020, and we’re thankful to those we serve for their flexibility and accessibility as we connected in new ways. We look forward to continuing to serve ministries no matter what needs arise.
When it comes to delivering the right benefits, programs and resources for LCMS ministries and workers, we’ve learned the importance of understanding our customers’ needs and pain points. By purposefully seeking feedback and evaluating what we gather, we’re better positioned to act, providing what you need when you need it and improving the experience for all.
Our journey to care for church workers began in 1965 when benefit trusts were created to provide financial peace of mind for those in ministry. Today—and throughout our history of working with you—CPS continues to listen to customers, evaluate the ever-changing landscape and bring forward customer-focused solutions.

**We are committed to meeting your needs by:**

1. Managing the trusts and investments to ensure long-term viability of the Plans.

2. Providing flexible pension plan options for ministries and offering a 403(b) for members to personally save for retirement.

3. Offering multiple comprehensive health care options providing ministries with ample choice and flexibility with their health care packages.

4. Partnering with leaders in health care to leverage provider networks and discount pricing with a focus on quality medical outcomes for members.

5. Building a multi-faceted approach for church-worker wellness supported through our Education Team and effective, proven, results-orientated programs and resources to foster the emotional, financial and physical well-being of members.

6. Keeping current with modern technologies to provide ministries and members safe and convenient online resources.

7. Adding ancillary services to fulfill the diverse needs of ministries and members, and complement our benefit offerings.

While we do not know what the future holds, we are certain that “change” will be a part of it, and it’ll bring more opportunities to enhance how we can best serve LCMS ministries and workers.
The long-term health and well-being of members is the driving objective when Concordia Plans chooses programs and resources to offer as part of the Concordia Health Plan.

“We look at experience and health of the entire community,” said Jen Lamons, director of health and welfare. Lamons notes that by studying claims data as a whole, they can see the big picture of how members are using health care benefits and recognize trends within our population.

Our Market Research Team looks beyond the claims data by asking members directly about their health needs. Through surveys, focus groups and other feedback channels, the teams match up data to real-world needs and challenges members are facing. They also study call logs from our Health and Welfare Team to understand what questions and issues come up most frequently.

Product introductions in 2020 included SmartShopper, a program for BCBS members to compare high-quality, in-network providers for common imaging procedures to choose the best option and receive a cash reward from the savings. Members specifically asked for a tool like SmartShopper during in-person focus groups, expressing a desire to have more control over their own health care costs.

SWORD, a virtual physical therapy solution that has no out-of-pocket cost for the member, also launched in 2020. “I recently enrolled in the SWORD Health program and have seen reduced shoulder pain and broader range of movement even in two weeks of exercises on the program,” said Rev. Peter Kirby of Lutheran Hour Ministries. “I have a doctor of physical therapy monitoring my progress and adjusting the exercises as I communicate about pain levels and any challenges. I did my initial review at home and have done all the exercises at home, which has been especially helpful in this time of concerns about COVID-19 exposure.”

Another new program that helped ease concerns of those who wanted to stay close to home is 98point6. An on-demand, text-based service for primary care, 98point6 provides an alternative to long wait times through other telehealth services. 98point6 is also available at no out-of-pocket cost to the member and is having great impact.

No matter the product or need, Lamons says that there is one guiding principle for their efforts, “Whatever we introduce should serve members better, without impeding their ability to serve.”
At Concordia Plans we know benefits, but we don’t always know how those benefits are best managed at the ministry level, and what improvements or new tools are needed. **Ministry feedback is critical to helping us create the best experience possible.**

That’s why we ask. Through surveys, focus groups, interviews and other interactions, we learn what benefits administrators need. We thank you for responding, as your feedback has led to positive improvements.

**We heard:** “It is difficult to know when employees change or add services in their portal. Especially when there are items they have to pay for, and I do not know until I get the bill. I had an employee add supplemental life coverage. It would be nice to get an e-mail when this happens.”

**We acted:** In 2020 we launched a notification system through the Benefits Administration System. Plan and HR administrators now receive email notifications when a coverage change occurs that impacts payroll deductions.

**We heard:** “All I know is that I get LOTS of mailings, paper and electronic. I don’t have time to figure out what to do about any of them.”

**We acted:** A new monthly electronic employer newsletter, “Connecting the Dots,” launched in 2020. The newsletter reduces the need for multiple emails from CPS and allows for content to be grouped into categories for ministries: Things You Need to Know, Things You Need to Do and Things for Your Workers. Archived issues can be found at ConcordiaPlans.org/dots.

**We heard:** “The webinars are very informative and helpful.”

**We acted:** Positive response to employer webinars has led to more! Nearly 20 webinars took place in 2020 with registrations tracking at the highest levels in CPS history. Topics included CHP employer elections, Group-Term Life reporting, pulling reports from the Benefits Administration System and the Annual Compensation Report process. You can find archived webinars at ConcordiaPlans.org.

**We heard:** “The website is not overly user friendly. It takes too much time to find and complete what I need to do.”

**We acted:** The new ConcordiaPlans.org launched in September with improved search capabilities and is designed to provide solutions and answers to common challenges and questions that come with managing a staff and employee benefits. We welcome your feedback on how we can make the site even better. Simply use the feedback tab (located on every page) to share your thoughts and ideas with us.

**We thank everyone who has shared their thoughts with us… keep them coming!**
Targeted Outcomes

We all understand the importance of investing in our future. At Concordia Plans we’re always looking forward to provide a better, healthier future for our members and ministries. When we bring something to the table, it is with passion and purpose—whether it be improved physical and emotional health, financial well-being and retirement readiness, or more efficient and compliant business operations.
The wellness programs offered through the Concordia Health Plan are having a significant positive impact on the personal wellness of CHP members as well as the overall cost of health care. Through these programs, which are available to members at no additional cost, our workers and their families are getting healthier and avoiding costly treatments that impact pricing for the entire CHP community.

<table>
<thead>
<tr>
<th>Program</th>
<th>2020 Results</th>
<th>What Does This Mean?</th>
</tr>
</thead>
<tbody>
<tr>
<td>VITALITY (wellness platform)</td>
<td>30.9% of workers are at Silver status or higher.</td>
<td>○ Vitality status levels correlate with a person’s health risk. A higher status generally indicates a person more actively engaged in his or her own health and well-being.</td>
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<td>SWORD HEALTH (virtual physical therapy)</td>
<td>By week 12, 52% of participants reported a reduction in pain and 39% reported a reduction in intent to have surgery.</td>
<td>○ As outcomes like these continue, the potential for cost savings for members, ministries and the CHP increases by avoiding high cost and less effective surgical procedures.</td>
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<td>NATURALLY SLIM (weight loss)</td>
<td>9,140 total pounds lost by CHP members (average 3.5% weight loss per participant in the first 10 weeks).</td>
<td>○ As little as 3% weight loss significantly decreases risk for preventable conditions like diabetes and heart disease, or lessens the impact of such conditions if they are present.</td>
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<td>VIRTA (diabetes reversal program)</td>
<td>CHP members participating in Virta have experienced a 10.1% average weight loss, and 61% have eliminated at least one diabetic specific medication.</td>
<td>○ The prescription savings from eliminating diabetic medications will save over $4,000, on average, per member in the first year and another $5,000 in year two.</td>
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<td>GRAND ROUNDS HEALTH (personal health care assistant)</td>
<td>More than 3,400 services completed including provider matches, provider name searches, benefit navigation, expert opinions and clinical guided cases.</td>
<td>○ Members are getting connected to higher quality providers and receiving better direction on their treatment plans or medical questions, preventing unnecessary treatments and costs in many cases.</td>
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<tr>
<td>OVERALL</td>
<td>The overall unique engagement in wellness programs in 2020 was 34% of CHP members. This was a 15% increase in engagement over 2019.</td>
<td>○ We saw great increases in participation in 2020, but the opportunity remains to engage more of those who are at risk or already diagnosed with conditions.</td>
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The Concordia Health Plan offers a variety of wellness solutions to help LCMS workers and their dependents make significant life changes. In many cases, these improvements help workers better serve their ministries and support their families as they have better health, increased energy and stamina. Wellness solutions are available at no extra cost to CHP members, and include programs that focus on weight management, heart health and diabetes. One such solution is Virta, which is a treatment clinically proven to reverse type 2 diabetes.

In early 2020, Rev. Cameron Steele of St. Paul Lutheran in Caro, MI, shared his experience with Virta. We thank him for sharing, and hope his story motivates others to check out Virta and our other wellness solutions.

“I began Virta in February 2019. At that time my type 2 Diabetes (T2D) was escalating, my weight had been climbing, my energy draining, and my doctor was doubling my dose of oral medication for diabetes and gently but firmly telling me that she would certainly prescribe insulin injections at our next visit. I was physically unwell and even depressed about where my life and health were heading.

At 60 years old I couldn’t imagine how I could continue to work until retirement. Particularly difficult for me was the task of attending evening meetings at church. By the time I finished my evening meal I was simply beat and had to drag myself back to church. No doubt my focus was less on the people of my congregation and more on myself.

Just weeks after starting Virta and learning how I could manage my diet to control my diabetes, things began to change. My fasting glucose numbers quickly came into normal range, my weight began to go down and my energy began to return. A year later I had lost nearly fifty pounds, my A1C was in the normal range and I’d been taken off of ALL medications for T2D. I’m feeling like a new man.

With new energy, health, and renewed feelings of inner worth (since I feel more like I am tending to this ‘temple of the Holy Spirit’) I have lots more to offer in service to God and His church. Evening meetings are no longer the struggle they were, and we have begun strategic planning for the future of our congregation - a future I believe will include me as long as the Lord desires.”
Targeted outcomes for members often revolve around improving financial and physical health. At the ministry level we can also focus on health—business health, including the ability to avoid costly errors in managing challenging processes and records, staying compliant, achieving greater efficiencies and more.

The ministry solutions provided through Concordia Plans are designed to help with the day-to-day functions of managing people and benefits while providing a layer of security and protection.

Payroll services are now available through two providers, Paychex and Paycor. Paycor was added last year and has made a significant impact on ministries in both “routine” payroll processing and more specialized tasks. “The pre-formatted quarterly tax report package is valuable for record keeping and review,” said Chris Rieddle, treasurer at Zion Evangelical Lutheran in Columbus, OH. “The certainty and accuracy of payroll tax withholding, remitting and reporting is critical for all congregations and their officers.”

Additional payroll services can help you track, manage and optimize labor costs, schedule workers, and streamline recruiting and onboarding processes. The services can be a valuable resource to help ministries avoid potential errors which could lead to penalties.

**HR Services was added in 2020 as a resource to help protect ministries as you deal with complicated HR issues, including termination, conflict and more.** “HR Services through CPS provides ministries with comprehensive HR resources that are easy to understand and utilize so ministries have peace of mind when navigating complex HR issues or keeping up with everchanging federal or state laws,” said Beth Jones, director of ministry solutions.

The service is available for a monthly fee and has been used by LCMS ministries for issues including:

1. Employee health and safety (including COVID-19).
2. Employment law.
3. Leaves of absence.
4. Employee handbook creation.
5. Terminations.
6. Hiring, recruiting and retention.

We hope these resources will be valuable to you as you strive to work effectively and efficiently in delivering His word. We welcome input about other needs you have, so we can provide additional tools and resources.
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