



# Seminary Student Guide to the Concordia Health Plan

Concordia Seminary, St. Louis  
Concordia Theological Seminary, Fort Wayne



**CONCORDIA PLANS**

## » Wonder no more ... with the CHP

You have your studies and maybe even a family to think about, so you don't want to wonder if your health care coverage is enough. You just want to know that your health and wellness needs are covered. No worries: the Concordia Health Plan has got this!

The CHP gives you health benefits and wellness solutions designed to lessen your physical and emotional burden so you can be well to serve well. By enrolling in the CHP, you're giving yourself quality solutions that you won't find anywhere else. And you'll never have to wonder if your health benefits are aligned with your faith.

Learn how CPS cares for you (and your family) by visiting [ConcordiaPlans.org/CaringforYou](https://ConcordiaPlans.org/CaringforYou).

## » Your CHP benefits: Option CSS

We'll keep this simple. Here's what you need to know.

- Your CHP coverage is Option CSS.
- Coverage for students currently enrolled begins Sept 1. Coverage for new students starts the first day of the month that classes begin.
- You'll have access to these benefits:
  - > Medical, including preventive services, routine exams and well-child care.
  - > Prescription drug.
  - > Dental.
  - > Vision.
  - > Expanded mental health solutions with an enhanced Employee (Student) Assistance Program.
  - > Wellness solutions.



## 2024-2025 rates

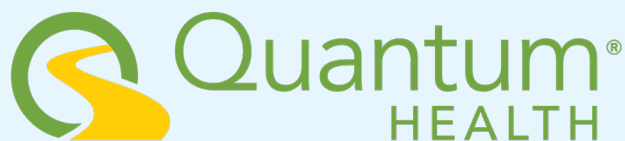
Self Only	\$367 per month
Self & Spouse	\$865 per month
Self & Child(ren)	\$825 per month
Family	\$1,323 per month

## Questions?

For Concordia Seminary, St. Louis: Contact Health and Wellness Office  
at **314-505-7332** or [wellness@csl.edu](mailto:wellness@csl.edu).

For Concordia Theological Seminary, Fort Wayne: Contact Jacqueline Petersen  
at **260-452-2157** or [Jacqueline.Petersen@ctsfw.edu](mailto:Jacqueline.Petersen@ctsfw.edu).

## » **NEW** Solutions and tools to support your health and wellness needs



**Healthcare navigation.** Quantum Health is your healthcare navigator and **best, first point of contact for ALL healthcare-related questions**, including those about medical and prescription benefits, claims, in-network providers, required authorizations, and the solutions that are right for you.

**Online:** [ConcordiaPlans.quantum-health.com](https://ConcordiaPlans.quantum-health.com)

**Mobile App:** Quantum Health

**Phone:** 833-740-3260

Quantum Health contact info is also available on your medical/prescription drug ID card.

## **EVERNORTH**<sup>®</sup> HEALTH SERVICES

**Mental health care.** When life is challenging, finding emotional support shouldn't be complicated. **Starting May 1**, you'll have a new kind of Employee Assistance Program (EAP) that you can easily use to get the behavioral health care you want. It's called **Evernorth Confide Behavioral Health Navigator**. Evernorth Confide will offer expanded mental health solutions with an enhanced EAP that breaks down the most common barriers to getting mental health care.

To get started, register at [well.evernorth.com](https://well.evernorth.com) **beginning May 1**.

**Online:** [well.evernorth.com](https://well.evernorth.com)

**Mobile app:** Well by Evernorth

**Phone:** 866-726-5267

To register, use Employer ID: **CONCORDIA**

For the Pastoral Support Network, use Employer ID: **PASTOR**

» Solutions and tools to support your health and wellness needs con'td.

# Teladoc<sup>TM</sup>

## HEALTH

**Telehealth.** Teladoc Health is a convenient, virtual way to get the care you need. Get access to:

- General medical care, mental health, dermatology and nutrition counseling.
- Diabetes Management Plus with Teladoc Health for hypertension, weight management and mental health support for members diagnosed with type 2 diabetes.
- Expert medical opinions when you want a second opinion about a diagnosis, condition or procedure.

Register for **Teladoc** so you're ready when you need a convenient, cost-effective way to get quality health care.

**Online:** [Teladoc.com](https://www.teladoc.com)  
**Mobile App:** [Teladoc Health](#)  
**Phone:** 800-835-236

To register, use code **CONCORDIA**



## Healthcare Bluebook<sup>TM</sup>

**Healthcare shopping assistant.** Find the best options in health care using **Healthcare Bluebook**, where you can compare the cost and quality of medical facilities and providers. When you opt to receive care from a recommended provider within 12 months of your initial search, you become eligible for cash incentives.

**Online:** [healthcarebluebook.com/cc/ConcordiaPlans](https://healthcarebluebook.com/cc/ConcordiaPlans).

To register, use code **CONCORDIA**.

Explore all the **health and wellness solutions** available to you.

## » How to enroll in your benefits

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Currently enrolled students can choose their 2024-2025 CHP benefits during Open Enrollment July 15-26 using their personal Member Portal at [ConcordiaPlans.org/MemberPortal](https://ConcordiaPlans.org/MemberPortal). New students can enroll when first eligible. Log in and follow the prompts to sign up for your benefits. Need help registering or navigating your Member Portal? Click [here](#).

## » Your CHP benefits go with you

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When you graduate from the seminary and accept a call or take a job with a ministry that offers the CHP, your coverage will go with you. Any amount you've paid toward your deductible in that calendar year will carry over as well, provided there is no break in CHP coverage.

## » What's mandatory for Seminary Students

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All students in residential programs taking seven credit hours or more are required to have health coverage while attending school. Coverage is also required during vicarage, internship, foreign study, residential S.T.M., as well as by Ph.D. students carrying six or more credit hours, full-time residential students working on a dissertation or preparing for exams, and international students. Students' spouses and dependent children are also eligible for coverage.

Students may opt out of the CHP only if covered under another health plan, as described below:

- A spouse's group health plan (coverage by virtue of employment, including military service).
- A parent's group health plan (coverage by virtue of employment, including military service).
- A former employer's group health plan.
- A current, non-LCMS employer's group health plan.
- A military retiree health plan.
- A Medicare supplemental plan.
- A governmental medical assistance program for low-income persons (e.g., Medicaid).
- A foreign country plan while studying outside the United States.
- A group health plan of an LCMS employer located in the state of Hawaii.
- Healthcare coverage through a Health Insurance Marketplace made available by the Affordable Care Act.



## Grandfathered Status Notice

Concordia Plan Services believes the Concordia Health Plan (CHP) Options A, B, C, D, E and HDHP are grandfathered options under a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that these options may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement to provide an internal and external appeal review process. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to Concordia Plan Services at 888-927-7526. You may also contact the U.S. Department of Health and Human Services at [hhs.gov/guidance/document/grandfathered-plans-informational-page](https://www.hhs.gov/guidance/document/grandfathered-plans-informational-page).

*The information included in this guide is a brief summary of the Concordia Health Plan for seminary students. It does not include every detail. In the event of a conflict between the information included here and the terms of the plan as stated in the official plan document, the plan document will govern.*



### QUESTIONS?

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

7 a.m.-5 p.m. CT, Monday-Friday

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