

# Your Concordia Plans

Benefits that take care of you — and your family.



CONCORDIA PLANS

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## Caring for you ... for life.

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Benefits are a big deal. They help you be well to serve well throughout your life as you focus on spreading the Word of God. Your employer has partnered with Concordia Plans to bring you quality benefits for your financial, physical and emotional wellness that are aligned with our Christian faith and values. And isn't that a blessing!

Together with your ministry, CPS is helping ensure you have a life-long, steady stream of income in retirement through the Concordia Retirement Plan pension and the Concordia Retirement Savings Plan 403(b) – as well as resources, investment opportunities and retirement benefits that are typically only available to the largest companies.

You also have access to quality, affordable health care, including many no-extra-cost wellness programs that are part of the Concordia Health Plan. Focused on improved wellness, the CHP provides preventive solutions that address health concerns early to improve outcomes and reduce long-term healthcare costs.

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

## » Better healthcare and benefits experiences

With the Concordia Health Plan, you get access to excellent health care, wellness and prevention programs, and rewards for healthy behaviors – it doesn't get any better than that. Except it does!

You'll have access to **NEW**, better healthcare and benefits experiences.

- **NEW! Healthcare navigation by Quantum Health.** Say goodbye to the headache of navigating the healthcare maze all on your own and hello to Quantum Health! It's not just taking the place of Included Health but offering you so much more. Quantum Health will handle all calls, benefits and claims-related questions, finding an in-network provider, and required authorizations pertaining to your healthcare journey. Your personal care coordinator will even help you find solutions for your healthcare needs, leaving you with more time to focus on your health and wellness. With Quantum Health, you'll have your own team of medical experts to make the whole healthcare process smoother and less stressful.
- **NEW! Compare cost and quality with Healthcare Bluebook.** Find the best options in health care using Healthcare Bluebook, where you can compare the cost and quality of medical facilities and providers. Healthcare Bluebook offers a convenient, easy-to-use, digital interface featuring a simple color-coded system (red, yellow and green) designed to assist members in identifying high-quality, fair-priced healthcare providers. When you opt to receive care from a green-rated provider within 12 months of your initial search, you become eligible for incentives through Healthcare Bluebook.
- **NEW! Telehealth with Teladoc.** Your telehealth go-to is Teladoc. Replacing 98point6 and your plan-specific telehealth option, Teladoc gives you the ability to access health care, prescriptions and counseling by phone, video or app. *(Members enrolled in a Cigna HMO or Kaiser Permanente health option will continue with their current telehealth provider.)*
- **NEW! Diabetes Management Plus from Teladoc Health,** formerly known as Livongo – goes beyond traditional diabetes management approaches by also offering enhanced support to address accompanying conditions of hypertension and obesity, enabling workers to cultivate healthier lifestyle habits.
- **NEW!** Expert Medical Opinions will be available through Teladoc. You can get a second opinion to help guide important medical decisions.

In addition to all the new benefits, your Employee Assistant Program (EAP) benefits are bringing you more Christian counselors.

- **Expanded EAP Christian counselor network.** CPS has expanded the number of counselors within the Employee Assistance Program (EAP) Christian and/or faith-based counseling network. You now have even more access to counselors who align with your faith.

## » First call Quantum

**Question:** Navigating health care can be difficult. Who do you go to with questions about medical coverage, prescriptions, dental, vision or wellness?

**Question:** So many calls, appointments, transfers to get to the right resource – it's not easy to find what you need. How do you find support?

**Question:** With so many great benefits and wellness solutions through the CHP, where do you begin your journey to wellness?

**Answer to all the above:** First call Quantum.

Quantum Health is your healthcare navigator, providing one-of-a-kind care through:

- An improved patient experience.
- Increased quality of care.
- **And a single source for all your questions – one phone number, one website, one dedicated team of real, live people!**

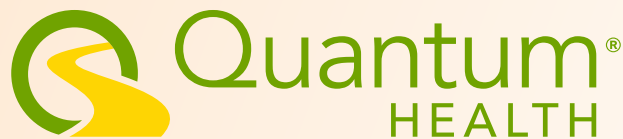
There are three convenient ways to connect with Quantum Health:

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

**App:** Quantum Health mobile app

**Phone:** 833-740-3260

This information is also available on your medical ID card.



Quantum Health takes a whole-person approach to supporting and caring for you. A Care Coordinator will listen to your concerns with empathy and compassion and answer any questions you may have around health care and your benefits. Your Care Coordinator is part of a dedicated team of healthcare experts who will know your CHP benefits top to bottom and will do whatever it takes to help you make the most of them – including finding a doctor, contacting your medical plan provider about coverage and more! This service is included with your Concordia Health Plan for you and enrolled family members – **at no extra cost to you!**

Quantum Health will do whatever it takes to make your health care and benefits work for you.

## » More counselors within your EAP Christian counseling network

Because CPS cares about you and your mental health, we offer you **access to thousands of counselors** through the Employee Assistance Program (EAP). Recognizing that sometimes it may be important to specifically talk with a Christian counselor, CPS has recently **added easy access to more counselors** within the EAP Christian counseling network.

When you're feeling stress, frustration or anxiety, you want to talk to someone who makes you feel listened to and understood. You may also want someone who seeks God's wisdom in his or her counsel.

A Christian counselor:

- Aligns with your faith.
- Applies the guiding principles and truths of God's Word.
- Can help you realize you're not traveling life's journey alone.

Access EAP counselors via nationwide virtual counseling or talk to a counselor in person. Remember: your EAP gives you six, free counseling sessions for each situation/topic you want to discuss with a counselor – from family to financial issues to substance abuse, emotional health and stress. Christian counselors can be accessed within the EAP filters for "Christian" and "faith-based" specialties.

There's only one you, so take care of your mental well-being.

**Find a counselor and resources to support your mental health at [ConcordiaPlans.org/MentalHealth](https://ConcordiaPlans.org/MentalHealth).**

## » Must-do's when enrolling on your Member Portal

- **Enroll in the Concordia Retirement Savings Plan 403(b).** The CRSP 403(b) provides tax advantages to help you take a proactive approach to retirement. Build off your CRP pension income by saving in the CRSP (if eligible). You can also consolidate retirement savings from other employers, so your savings are all in one place. Visit [ConcordiaPlans.org/CRSP](https://ConcordiaPlans.org/CRSP).
- **Consider a personal spending account.** If your employer is offering PSAs through HealthEquity and you want to enroll, now is the time! Consider enrolling in a health savings account (HSA) or flexible spending account (FSA). Both make it possible for you to use tax-free dollars to pay for eligible medical, prescription, dental, vision and dependent care expenses.
- **Check dependents and beneficiaries.** Enroll dependents and/or make sure the people you've chosen as your beneficiaries are up to date. If you're enrolling dependents, make sure you have their birth dates and Social Security numbers available.
- **Review your projected pension.** Understand your projected pension in your Personal Statement of Benefits and consider what personal savings you may need in your CRSP 403(b) or another retirement vehicle (if your employer doesn't offer the CRSP) to create your retirement paycheck. Need help? Contact [MoneyMatters@ConcordiaPlans.org](mailto:MoneyMatters@ConcordiaPlans.org) to talk to a CPS Financial Educator for personalized guidance.

## » Manage your benefits

We've made it quick and easy for you to manage your benefits through your new Member Portal. Not yet registered for the new Member Portal? Go to [ConcordiaPlans.org](https://ConcordiaPlans.org), click on "My Account" and "Member Login," then follow the steps to set up your account. If this is your first time using your updated Member Portal, you must first click "Register" (located in the lower right-hand corner of the log in screen). Questions? Go to [ConcordiaPlans.org/PortalHelp](https://ConcordiaPlans.org/PortalHelp), email [info@ConcordiaPlans.org](mailto:info@ConcordiaPlans.org) or call 888-927-7526.

Your Member Portal lets you:

- Check out your benefits.
- Designate or update your beneficiaries.
- Contribute more or enroll in your CRSP 403(b), if eligible.

## » Dependents vs. beneficiaries

It's important to understand the difference between your dependents and your beneficiaries.

- Dependents are your spouse and/or your children who are enrolled in your benefits.
- Beneficiaries are people or entities you designate to receive an amount or the balance of your Basic Life Insurance, CRSP 403(b) and/or any additional life insurance accounts upon your death. Your beneficiary(ies) can be your spouse, children, relative, church, a trust, etc. They do not have to be enrolled in your benefits to be designated as your beneficiaries.

By designating your beneficiaries, you choose who you want to benefit from your CRSP 403(b) and life insurance. As a bonus for making your designations, CHP members can earn cash rewards through Vitality. Simply register at [PowerofVitality.com](https://PowerofVitality.com) and then upload a photo or scanned copy of your Portal Beneficiaries screen, Fidelity Beneficiaries screen and/or Beneficiary Allocations page.

**Tip to uploading proof of your beneficiary designation to Vitality:** You get 100 Vitality Points per proof of designation (maximum 200 points). However, to receive the 200 points, you can only submit one proof of designation per day.

## » Health and wellness solutions to help you be well to serve well

Concordia Plans is **invested in your long-term health and wellness** by offering comprehensive health plans that **care for you throughout your life**. Your well-being starts with the Concordia Health Plan, with benefits and solutions to help you:

- Take care of your mental health.
- Control the occurrence of common health conditions, such as heart disease, diabetes and obesity.
- Not just find a list of in-network providers, but spotlight quality providers at a fair cost.
- Avoid unnecessary procedures and hospitalizations.
- Eliminate prescriptions you no longer need.
- Minimize your out-of-pocket costs.
- Earn rewards for making healthy choices.

Your employer has partnered with CPS to bring you quality, affordable health care – and access to **many wellness programs** included as part of your health plan at no extra cost to you – to improve your physical and emotional wellness so you can **be well to serve well**.

## » What to know about your medical benefits

Take a moment to explore details of the CHP medical benefits available to you. You can learn more about the CHP options your employer is offering by reviewing the Summaries of Benefits and Coverage (SBC) at [ConcordiaPlans.org/plans](https://ConcordiaPlans.org/plans).

### In-network vs. out-of-network

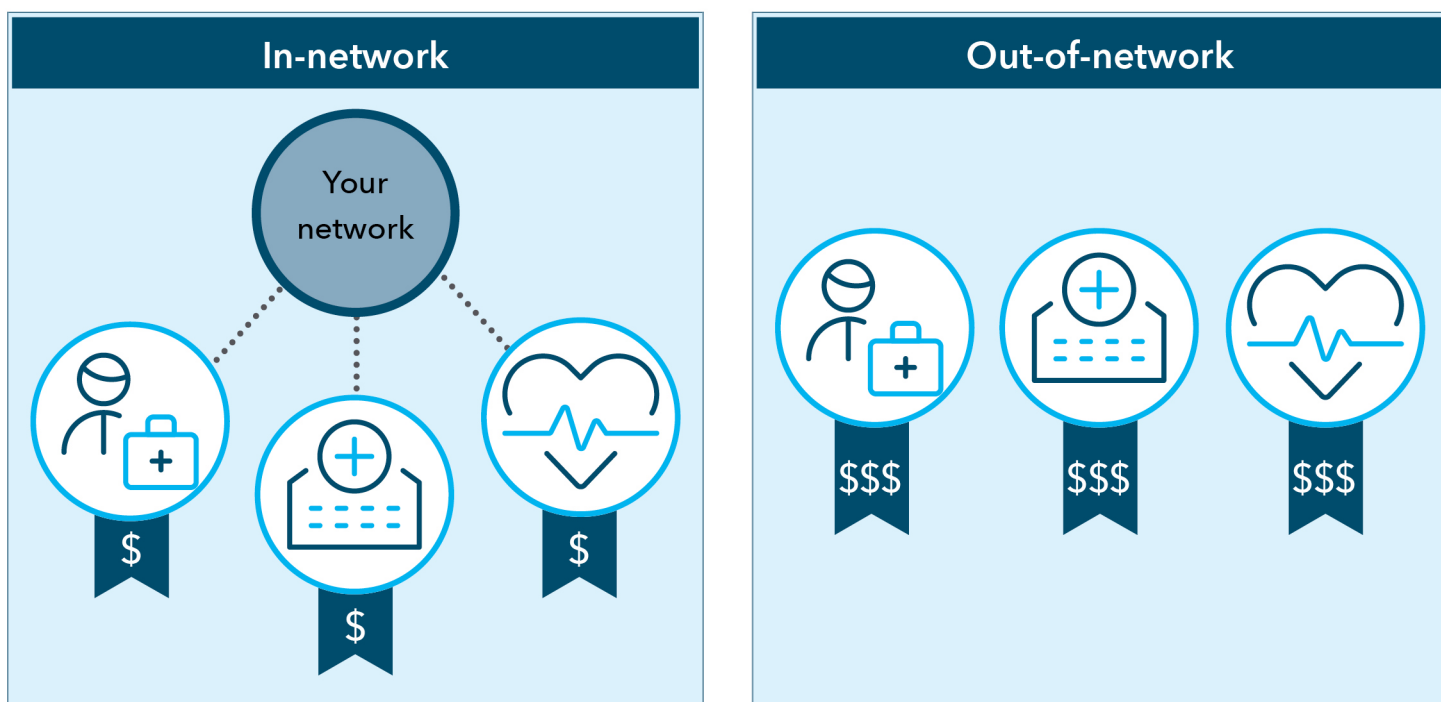
Did you know if you see a doctor who is in your plan option's network you'll pay less? It's true. People don't often realize this until they're shelling out extra dollars for the same care they could've received from a provider who is in their network.

The reason in-network care costs less than out-of-network care is because in-network health care providers have contracted with your insurance provider (Blue Cross Blue Shield, Cigna, Kaiser Permanente or UMR) to offer discounted rates. Deductibles and coinsurance requirements are also lower when you use in-network health care providers.

If you use an out-of-network provider, you'll have to pay higher out-of-pocket costs – plus you'll have to pay any charges above the amount allowed by the insurance provider.

You'll receive a Summary of Benefits and Coverage (SBC) for each plan option your employer is offering. Each SBC will provide the "Network Provider" and "Out-of-Network Provider" benefits and costs that you'll want to know, especially before you choose or visit health care providers.

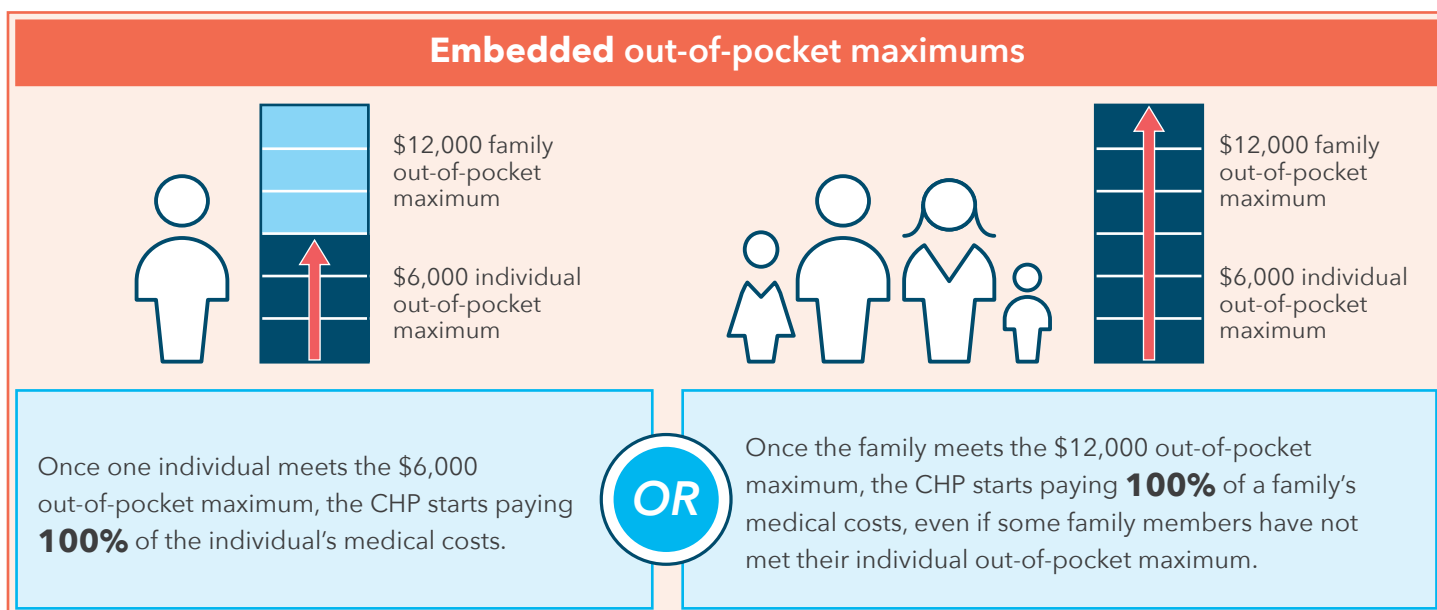
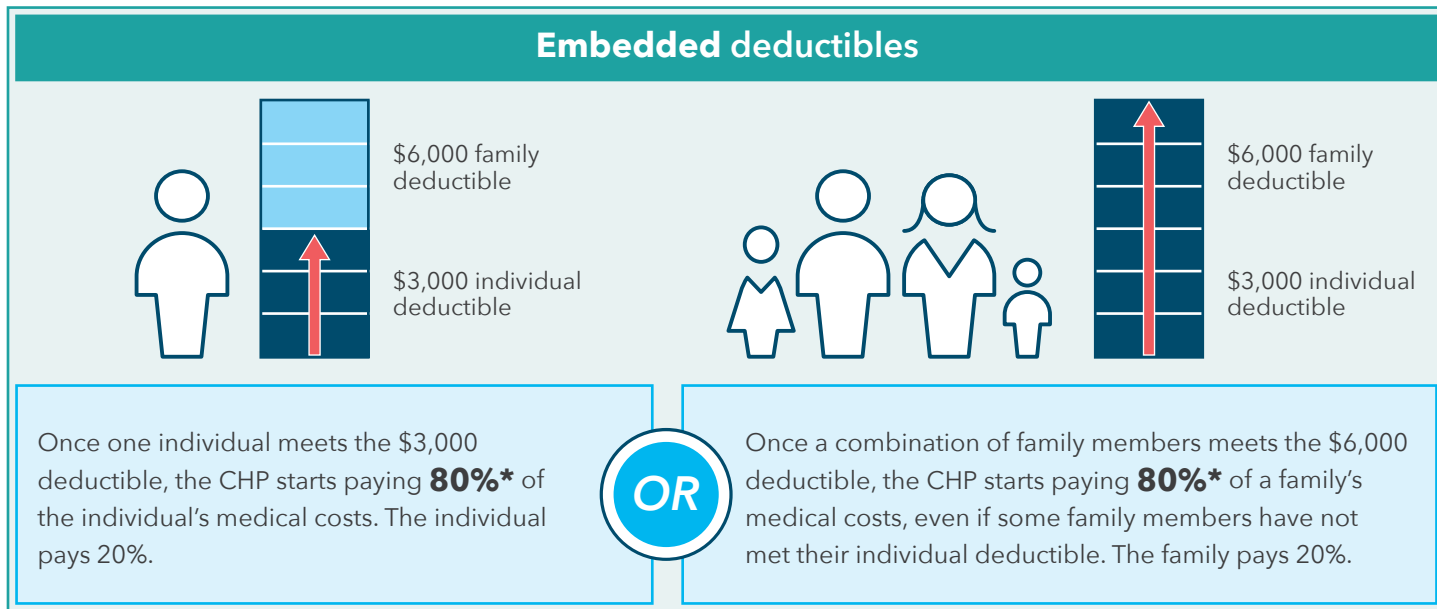
Visit [healthcarebluebook.com](https://healthcarebluebook.com) to find a doctor or provider.



## » Understanding embedded & non-embedded deductibles in health savings account (HSA) compatible plan options

We're breaking down the ins and outs of embedded and non-embedded deductibles and out-of-pocket maximums to give you a clearer understanding of how they work with the CHP HSA compatible plan options.

Plan options with **non-embedded deductibles and out-of-pocket maximums** work a lot differently than embedded plan options. If you're choosing Healthy Me HSA A, Healthy Me HSA B or Whole Health 2000, **pay close attention to page 10** of this guide.

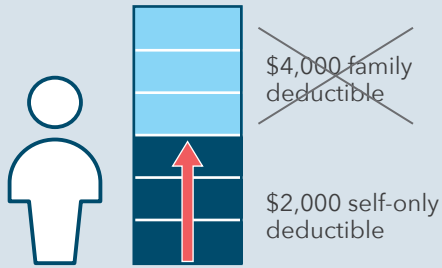


Embedded deductibles and embedded out-of-pocket maximums apply to:

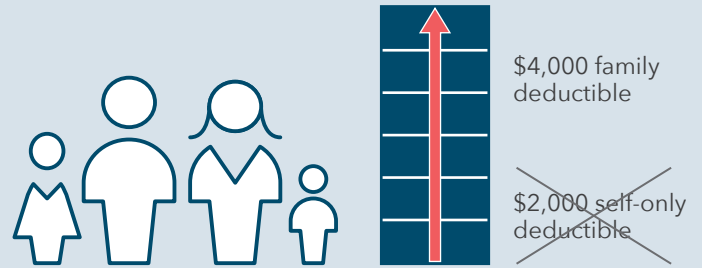
- Option HDHP
- Healthy Me HSA C
- Healthy Me HSA D
- Healthy Me HSA E

*\*Plan pays 100% after an individual or family in Option HDHP meets the individual or family deductible.*

## Non-embedded deductibles

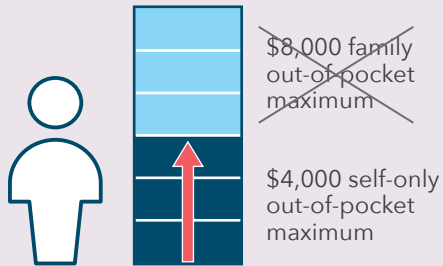


**Self-only deductible:** Only applies to "Self only" coverage. Once met, the CHP starts paying **80%** of the individual's medical costs. The individual pays 20%.

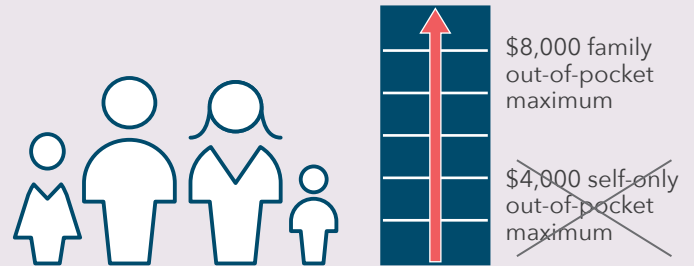


**Family deductible:** Must collectively meet the family deductible before the CHP starts paying **80%** of the family's medical costs. The family pays 20%. However, one family member could meet the total family deductible if his or her individual medical expenses reach \$4,000.

## Non-embedded out-of-pocket maximums



**Self-only out-of-pocket maximum:** Only applies to "Self only" coverage. Once met, the CHP starts paying **100%** of the individual's medical costs.



**Family out-of-pocket maximum:** Must collectively meet the family out-of-pocket before the CHP starts paying **100%** of the family's medical costs. However, one family member could meet the total family out-of-pocket maximum if his or her individual medical expenses reach \$8,000.

Non-embedded deductibles and non-embedded out-of-pocket maximums apply to:

- Healthy Me HSA A
- Healthy Me HSA B
- Whole Health 2000

## » Stretch your healthcare dollars with a personal spending account (PSA)

A personal spending account (PSA) paired with your Concordia Health Plan option makes it possible for you to use tax-free dollars to pay for eligible medical, prescription, dental, vision and dependent care expenses. There are three types of PSAs: health savings accounts (HSA), health reimbursement arrangements (HRA) and flexible spending accounts (FSA) (medical and dependent care).

	Health savings account (HSA)	Health reimbursement arrangement (HRA)	Flexible spending account (FSA)
<b>What is it?</b>	An HSA is a tax-advantaged account used to pay qualified medical, prescription drug, dental or vision expenses for the account holder and dependents. Available to CHP primary members enrolled in a high deductible healthcare option.	An HRA is a tax-advantaged account established and funded entirely by the employer for its workers' and their dependents' qualified health plan expenses.	An FSA is a tax-advantaged account used to pay for qualified medical, prescription drug, dental, vision or dependent care expenses depending on the type of FSA.
<b>What is eligible?</b>	Medical expenses according to IRS Publication 502. Visit <a href="https://www.irs.gov">irs.gov</a> for a list of eligible and ineligible expenses.	Medical, dental and vision eligible expenses (copays, deductibles, coinsurance) as directed by the employer.	<b>Medical FSA:</b> Medical expenses according to IRS Publication 502.  <b>Dependent care FSA:</b> Dependent care expenses according to Internal Revenue Code Section 129.
<b>Who owns the account?</b>	Worker (Primary Member).	Employer.	Employer.
<b>Who contributes?</b>	Generally, the worker. This account is typically funded by the worker, although the employer can contribute as well.	Employer only.	Generally, the worker. This account is typically funded by the worker, although the employer can contribute as well.
<b>Balance rolls over?</b>	Yes. The balance does roll over from year to year.	Employer decision. Money in the account at the end of the year can be rolled over if the employer designates.	No. If money is not used by the end of the year, the remaining dollars are forfeited to the employer, unless the employer elects to allow a rollover of up to an amount determined by the IRS in funds or provides a grace period to submit reimbursement requests.
<b>Portable?</b>	Yes. The account is fully portable.	Employer decision. The employer can allow terminated workers to spend remaining funds in the account.	No. The account is not portable if the worker leaves the organization.
<b>Investment opportunities?</b>	Yes. Workers also may invest a portion of their account dollars when the balance reaches a designated threshold. Several investment options are available. Investment capabilities vary by HSA provider.	No.	No.

## Medicare & an HSA

If you're approaching age 65 (or are already age 65) and you're currently in an HSA compatible plan option and contributing to an HSA, be aware that enrolling in Medicare ends your eligibility to contribute to an HSA. Contact your employer if this applies to you.

**Questions?** Contact our Health and Wellness Team at 888-927-7526, ext. 6002 or email [info@ConcordiaPlans.org](mailto:info@ConcordiaPlans.org).

### » The magic of a health savings account

A health savings account is a tax-advantaged account that allows you to use pre-tax dollars to pay for eligible expenses. Unlike a flexible spending account, you never lose your HSA dollars. Money in your account rolls over year after year – if you don't spend it. Plus, you automatically earn tax-free interest on your money. When healthcare expenses come up, you can pay from your HSA.

After you're 65, you can use HSA dollars for any expense – you'll just need to pay ordinary income taxes. Better yet, if you use that money for qualified medical expenses, you never pay taxes at all. It's not just an HSA – it can be part of your retirement nest egg.

With an HSA, you have a **triple tax advantage**. You can:

- Save for future qualified healthcare expenses on a pre-tax basis.
- Invest your contributions.
- Spend your HSA dollars on eligible, qualified medical expenses and the withdrawals are tax free.

Total combined employer and employee contributions to an employee's HSA can't exceed the annual limit set by the IRS, which is \$4,150 for an individual or \$8,300 for a family in 2024. . You can contribute an additional \$1,000 if you are age 55 or old.

If you plan to participate in a HealthEquity HSA in 2024 but don't plan to contribute yourself – only your employer will be contributing – elect to participate when you're choosing your benefits but indicate you will be contributing \$1.

For more information about PSAs, visit [ConcordiaPlans.org/PSA](https://ConcordiaPlans.org/PSA).

## » Prescription drug coverage

The medical plan option(s) your employer is offering you includes prescription drug coverage. The provider of your medical benefits determines the provider that administers your pharmacy benefit.

Medical network	Third-party administrator	Prescription benefit manager
Anthem Blue Cross Blue Shield	Ameriben	Express Scripts
Cigna	Allegiance	Express Scripts
Cigna HMO	Cigna	Cigna Prescription Drug
United Healthcare	UMR	EmpiRx
Kaiser	Kaiser	Kaiser

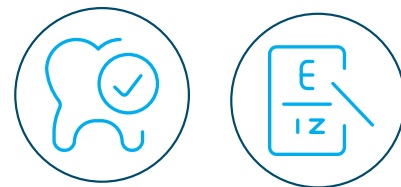
For prescription drug benefit details, see the Summary of Benefits and Coverage for each plan option your employer is offering.

Your pharmacy benefit program is designed so you get the right prescription, at the right time, from the right location, at the lowest cost available. Programs include:

- **Generic Preventive Rx:** Your prescription drug benefits **may** cover 100% of your cost for preventive drugs, such as medications for high blood pressure and cholesterol, to help you stay on track.
- **Patient Assurance Program:** Depending on the option elected, you may be able to get preferred brand insulin at the following cost (deductible does not apply): 30-day supply at \$25, 60-day supply at \$50 and 90-day supply at \$75.
- **Brand Diabetes Bypass:** Your prescription drug benefits **may** let you skip the initial deductible for diabetic drugs and only pay the coinsurance and copay for diabetic drugs.
- **Specialty Medication Financial Assistance:** With specialty medications come high costs. However, the drug manufacturer **may** be able to help you find financial assistance to cover the costs of your medications. (**NOTE:** The financial assistance/coupons may not count toward your annual deductible or out-of-pocket maximum.)
- **Generic Rx Utilization:** If you fill a brand-name drug when a generic equivalent is available, your prescription drug cost is the price difference between the brand drug and generic drug in addition to the applicable copay or coinsurance amount.
- **Maintenance Through Mail:** Move your maintenance medications to mail-order and you'll save money and time.

## » Unbundled dental and vision benefits

Dental and vision benefits are separate from your medical benefits. If dental and vision benefits are offered to you, please check with your employer for any cost responsibility that may impact your paycheck deductions. Refer to your plan option's dental and vision **At-a-Glances** for benefit details.



### Understanding dental & vision benefits and costs

When selecting a dentist and/or eye care provider, make sure you're choosing one who is in the large Total Cigna DPPO dental network or VSP vision network. Choosing an in-network provider ensures you'll receive the highest level of benefit coverage and pay less for your services.

If you use a dental provider that is out-of-network, there are two ways that your costs can be determined: Reasonable and Customary or Maximum Allowable Charge. Review your plan option At-A-Glance to be certain how your plan treats out-of-network claims.

If you're not sure your current dentist or vision provider is in-network or you need to find a new one, access each vendor's site through your member portal at [ConcordiaPlans.org/MemberPortal](https://ConcordiaPlans.org/MemberPortal). You also can call Cigna Dental at 800-244-6224 or VSP at 800-877-7195.

### Where to find your dental & vision member ID cards

**Dental ID card:** Log in to [MyCigna.com](https://MyCigna.com). Click on "ID Cards" at the top of the page to get to your ID card, which you can then print.

**Vision ID card:** To get your VSP member ID card, log in to [VSP.com](https://VSP.com). Click on "Member Details" at the top of the page and then click on "My Member ID Card." You'll be able to print your ID card.

However, you don't have to have an ID card to receive your vision benefits. When you schedule your eye exam, let your optometrist's office know you have VSP, and they'll find you in the VSP system.



## » Make your hearing a priority

Being able to hear is an important part of wellness, and we want you to be well so you can serve well. Ask your doctor if he or she provides a hearing screening as a part of your annual preventive physical exam.

## » Health & wellness solutions you won't find anywhere else



**NEW! Healthcare navigation with Quantum Health:** As you're about to see, you have many wellness solutions as a part of the CHP. Where do you begin? **First call Quantum** – your initial access point to all your health benefits and wellness solutions. Quantum Health knows your CHP benefits top to bottom and will do whatever it takes to help you make the most of them. Visit [concordiaplans.quantum-health.com](https://concordiaplans.quantum-health.com) or scan the QR code to download the Quantum Health app.



**Mental Health:** When experiencing stress, burn-out and other life challenges, we have mental health resources to help you. Visit [ConcordiaPlans.org/MentalHealth](https://ConcordiaPlans.org/MentalHealth).



**EAP counseling:** Access thousands of counselors through the Employee Assistance Program (EAP). Recognizing that sometimes it may be important to specifically talk with a Christian counselor, CPS has recently added more counselors within the EAP Christian counseling network. Visit [ConcordiaPlans.org/MentalHealth](https://ConcordiaPlans.org/MentalHealth).



**Telehealth:** Access health care, prescriptions and counseling via computer, smartphone or tablet using [Teladoc](https://Teladoc.com). This is a good solution to get a diagnosis and treatment plan for common illnesses, such as flu, stress/anxiety, skin conditions and allergies from board certified doctors. Visit [Teladoc.com](https://Teladoc.com). If you're enrolled in a Cigna HMO or Kaiser Permanente option, visit [ConcordiaPlans.org/Telehealth](https://ConcordiaPlans.org/Telehealth) to find your plan-specific telehealth provider.



**Incentive-based wellness program:** **Vitality** is an interactive, personalized solution that makes it easy for you to live your healthiest life. Whether you want to lose weight, become more active, improve your diet or simply maintain a healthy lifestyle, Vitality is right for you! Visit [PowerofVitality.com](https://PowerofVitality.com) or scan the QR code.





**Weight management:** **Wondr Health** has a common-sense, skill-building approach to lasting weight management, and it doesn't include depriving yourself of food, counting calories or avoiding foods you love. Visit [enroll.wondrhealth.com/concordiaplans](https://enroll.wondrhealth.com/concordiaplans) or scan the QR code.



**Pre-diabetes:** **Omada** is for those at risk of diabetes and cardiovascular disease. You'll learn how to lose weight and create a sustainable lifestyle by making small changes around eating, activity, sleep and stress. Visit [go.omadahealth.com/concordia](https://go.omadahealth.com/concordia) or scan the QR code.



**Diabetes Management Plus** from **Teladoc Health**, formerly known as Livongo – goes beyond traditional diabetes management approaches by also offering enhanced support to address accompanying conditions of hypertension and obesity, enabling workers to cultivate healthier lifestyle habits. Visit [welcome.livongo.com/concordia](https://welcome.livongo.com/concordia) or scan the QR code.



**Diabetes reversal:** Tired of just managing your diabetes? **Virta** is a treatment to reverse type 2 diabetes. Patients reduce their blood sugar and A1c, while potentially removing diabetes medications. Visit [virtahealth.com/join/concordia](https://virtahealth.com/join/concordia) or scan the QR code.



**Virtual physical therapy:** **Sword Health** lets you work virtually with a physical therapist to find solutions for back, joint and muscle pain, as well as help with recovering from surgery. Sword is effective and available at no extra cost to you. Visit [enroll.swordhealth.com/concordiaplans](https://enroll.swordhealth.com/concordiaplans) or scan the QR code.



**Healthcare cost & quality comparison tool:** **Healthcare Bluebook** offers a convenient, easy-to-use, digital interface featuring a simple color-coded system (red, yellow and green) designed to assist members in identifying high-quality, fair-priced healthcare providers. When you opt to receive care from a green-rated provider within 12 months of your initial search, you become eligible for incentives through Healthcare Bluebook. Starting January 2024, visit [healthcarebluebook.com/cc/ConcordiaPlans](https://healthcarebluebook.com/cc/ConcordiaPlans) and log in using access code **CONCORDIA**, or scan the QR code.



## » Financial wellness solutions to help you be well to serve well

Financial Stewardship is an important part of your well-being. God provides all that we need, and through careful and strategic decisions, you can manage your finances to not only care for your family but provide for your future and the future of His church. Through good money management you'll reduce your financial stress and improve your overall well-being.

The goal is to obtain a comfortable level of financial wellness by:

- Understanding your current financial position.
- Learning to manage and improve your day-to-day finances.
- Protecting your finances to reduce the unexpected.
- Planning for your future and retirement.

Remember, money management doesn't mean making more – it means being a good financial steward and making the most out of what you have been given.

## » What to know about your financial benefits

By participating in the **CRP pension**, your ministry is providing you a life-long steady stream of income in retirement.\* Based on your length of service, salary, age and other factors, you'll receive a monthly income for life that may be passed on to your surviving spouse, providing you with peace of mind in retirement.

But the pension doesn't stand alone. While your pension will provide you with a base income, the **CRSP 403(b)** – if offered by your employer – gives you the ability to take an active role in your retirement saving and planning. The CRSP allows you to enjoy tax advantages while saving for retirement; the money you save will provide necessary additional income to meet your needs in retirement and help weather the elements, such as inflation, rising healthcare costs and unforeseen expenses.

These two benefits complement each other perfectly. You'll have continuous income you cannot outlive and the ability to be proactive and prepare for retirement by saving to help cover increasing expenses.

That's why it is important to annually review your CRSP 403(b) savings rate. As your financial situation changes, you may need to adjust your saving amount to reach your retirement goals. Any increase will help – try saving an extra 1% each year until you're saving at least 10% of your salary. And there's no better time to increase your savings rate than now! Log in to [ConcordiaPlans.org/MemberPortal](https://ConcordiaPlans.org/MemberPortal) today!

If you're not eligible for the CRSP, contact a CPS Financial Educator at [MoneyMatters@ConcordiaPlans.org](mailto:MoneyMatters@ConcordiaPlans.org) for more information on how to plan and save for retirement. If your employer doesn't offer the CRSP, let them know that the CRSP is no extra cost for the ministry.

*\*Members must be vested in the CRP to be entitled to a benefit. Life-long income is based on selecting an annuitized distribution option. Choosing a different distribution option may affect your benefit.*

## » Your disability benefits are changing

Disability Benefits are provided by your employer through the Concordia Disability and Survivor Plan. These income replacement benefits may be available to you if you are unable to work because of sickness, injury or due to pregnancy. Disability benefits replace approximately 70% of your monthly income (this estimate does not factor in taxes, benefit withholdings or the elimination period), as well as provides you continued participation in the CDSP, CRP pension, and, if enrolled, the Concordia Health Plan. You can see your projected benefit amount at [ConcordiaPlans.org/MemberPortal](https://ConcordiaPlans.org/MemberPortal) and by viewing your Personal Statement of Benefits.

**UPDATE:** Beginning Jan. 1, 2024, the disability benefits you are automatically enrolled in will be updated for members with a date of disability that begins on or after Jan. 1, 2024\*.

### Effective Jan. 1, 2024

**Elimination Period** – Amount of time between when disability begins and when disability benefit payments begin.

- Short Term disability: Seven calendar days (Payment would begin on the eighth day).
- Long Term disability: Six months.

### Healthcare Coverage (for those enrolled in the CHP)

- Members and all enrolled dependents will continue coverage in the CHP with contributions waived beginning at the fourth month.
- Members receive assistance to transition to other health coverage for themselves and dependents beginning the first Jan. 1 following the seventh month of disability (free of charge).
- A stipend of \$1,500 is offered each month the member and dependents are covered under other healthcare – up to 30 months.
- Members receive assistance to transition to Medicare at the 30th month of disability. For disabled members who are also enrolled in the CHP, premiums are paid by your employer for the first three months of disability, after which time the CDSP begins making your CHP premium payments instead of your employer.

*\*Doesn't impact anyone with a date of disability prior to Jan. 1, 2024*

## >> Financial wellness solutions beyond what you would expect



**Concordia Retirement Plan Pension** benefits are fully funded by your employer and may provide you with a monthly income benefit in retirement for life! The benefit amount is based on your salary, length of service and the CRP Option selected by your employer. Visit [ConcordiaPlans.org/Pension](https://ConcordiaPlans.org/Pension).



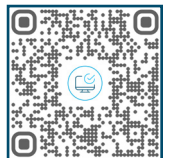
**Concordia Retirement Savings Plan 403(b)** provides tax advantages to help you take a proactive approach to retirement. Build off your CRP pension income by saving in the CRSP (if eligible). You can also consolidate retirement savings from other employers, so your savings are all in one place. Visit [ConcordiaPlans.org/CRSP](https://ConcordiaPlans.org/CRSP).



**Legal, Eldercare and Travel Assistance** are available with Telus Services through our partnership with Securian. Get free legal document templates, as well as a free, 30-minute consultation with an attorney. Visit [Securian.com/concordiaplans-life-insurance](https://Securian.com/concordiaplans-life-insurance).



**Basic Life Insurance Benefits** are provided by your employer and worth at least two times your annual compensation. Visit your Personal Statement of Benefits at [ConcordiaPlans.org/MemberPortal](https://ConcordiaPlans.org/MemberPortal) to see your benefit amount.



**Supplemental Life Insurance** is available for purchase at discounted rates through Securian. It can be hard to determine how much life insurance will meet your family's needs. Visit our **new** online tools at [Securian.com/concordiaplans-life-insurance](https://Securian.com/concordiaplans-life-insurance) to calculate the level of coverage you may need and view rates (based on your age as of the beginning of the next calendar year).



**Accidental Death and Dismemberment Insurance** pays a benefit if you or a covered family member dies or is seriously injured as the result of an accident. These benefits are available through Securian. Visit [Securian.com/concordiaplans-life-insurance](https://Securian.com/concordiaplans-life-insurance).



**Disability Benefits** may be available to you if you become unable to work because of sickness, injury or due to pregnancy. Disability benefits replace a portion of your lost income. Visit [ConcordiaPlans.org/Disability](https://ConcordiaPlans.org/Disability).



The **BeFine™** app and website can guide you on a path to financial wellness by helping you create a budget, manage debt, save for long-term goals, plan for retirement and more. Connect BeFine with your other financial accounts so you see a fuller financial picture in one place. Visit [befineapp.com/concordia-plans](https://befineapp.com/concordia-plans).





**Critical Illness Insurance**, available through Cigna, helps you prepare financially for an unexpected health event, by directly paying you a lump-sum benefit when you or a family member are diagnosed with a covered condition. Visit [ConcordiaPlans.org/CI](https://ConcordiaPlans.org/CI).



**Accidental Injury Insurance** can help cover unplanned costs due to an accident, so your personal finances don't take a big hit. You can purchase this through Cigna. Visit [ConcordiaPlans.org/AI](https://ConcordiaPlans.org/AI).



**Aura** provides top-of-the-line protection against identity theft at discounted rates. Aura does much more than free monitoring services, including checking the dark web, providing near-real-time alerts and providing Identity Recovery Assistance. Visit [offer.aura.com/concordiaplans](https://offer.aura.com/concordiaplans).



**Financial Educators** are available to help with a variety of financial topics. They can help you create a plan to reach your financial goals. Email [MoneyMatters@ConcordiaPlans.org](mailto:MoneyMatters@ConcordiaPlans.org) for a free one-on-one consultation.

## » Things you need to know

### Summary of Benefits and Coverage

In accordance with the Affordable Care Act, you'll receive an SBC(s) specific to the CHP option(s) offered to you by your employer. SBCs are also available at [ConcordiaPlans.org/OpenEnrollment](https://ConcordiaPlans.org/OpenEnrollment).

### CHIPRA

In accordance with the Children's Health Insurance Program Reauthorization Act of 2009, employers are required to provide notification each year to employees who reside in a state that provides a premium assistance subsidy to low-income children and their families to help pay for employer-sponsored health coverage. A copy of this notice is available at [ConcordiaPlans.org/OpenEnrollment](https://ConcordiaPlans.org/OpenEnrollment).

### HIPAA

The Health Insurance Portability and Accountability Act of 1996 requires that every three years you are informed of the availability of the HIPAA Notice of Privacy Practices. A copy of the HIPAA Notice of Privacy Practices for Concordia Plans can be found at [ConcordiaPlans.org/legal-notices/hipaa-privacy-notice](https://ConcordiaPlans.org/legal-notices/hipaa-privacy-notice). You may also request that a copy be mailed to you by calling 888-927-7526.

### Women's Health and Cancer Rights Act

The CHP provides coverage for mastectomy-related services, including reconstruction of the breast on which a mastectomy is performed; surgery and reconstruction of the other breast for symmetrical appearance; and prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas. (Annual notification is required by the Women's Health and Cancer Rights Act of 1998.) For more information, call Concordia Plans at 800-927-7526.

### Terms of Special Enrollment

You and/or your eligible dependents may be able to enroll in the CHP later under the special enrollment provisions if you decline CHP coverage due to coverage in another health plan. If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in the CHP if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment as soon as possible but no later than 60 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent because of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment in writing within 60 days after the marriage, birth, adoption, or placement for adoption. Failure to enroll within the 60-day period may result in enrollment being delayed until the next open enrollment period. To request special enrollment or obtain more information, contact Concordia Plans Customer Care Team at 888-927-7526.

### Grandfathered Health Plan 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://hhs.gov/guidance/document/grandfathered-plans-informational-page).

## Concordia Plans is here for you

Because choosing your benefits is important to you – and your family – a specialist is ready to answer your questions from 7 a.m.-5 p.m. CT Monday-Friday. Call 888-927-7526 or email us anytime at [info@ConcordiaPlans.org](mailto:info@ConcordiaPlans.org).

### » Provider contact information

	Phone number	Website
Concordia Plans	314-965-7580 888-927-7526	<a href="https://ConcordiaPlans.org">ConcordiaPlans.org</a>
Quantum Health: First call Quantum for all medical and prescription plans	833-740-3260	<a href="https://ConcordiaPlans.quantum-health.com">ConcordiaPlans.quantum-health.com</a>
Healthcare Bluebook	800-341-0504	<a href="https://healthcarebluebook.com/cc/ConcordiaPlans">healthcarebluebook.com/cc/ConcordiaPlans</a>
Cigna HMO Medical and EAP Mental Health & Substance Abuse benefits	866-302-7578	<a href="https://mycigna.com">mycigna.com</a>
Kaiser Medical , Mental Health & Substance Abuse benefits	Varies by region. Please check ID card.	<a href="https://kp.org">kp.org</a>
Cigna: Employee Assistance Program (EAP)	866-726-5267	<a href="https://mycigna.com">mycigna.com</a>
Cigna Dental	800-244-6224	<a href="https://mycigna.com">mycigna.com</a>
Vision Service Plan (VSP) benefits	800-877-7195	<a href="https://vsp.com">vsp.com</a>
Teladoc Health for telehealth, expert medical opinions and diabetes management	800-TELADOC	<a href="https://Teladoc.com">Teladoc.com</a>
Personal Spending Accounts (PSA):		
Further	800-793-6922	<a href="https://hellofurther.com">hellofurther.com</a>
HealthEquity	866-346-5800	<a href="https://healthequity.com">healthequity.com</a>
LCEF	800-843-5233	<a href="https://lcef.org">lcef.org</a>
Fidelity: Concordia Retirement Savings Plan 403(b) (CRSP)	800-343-0860	<a href="https://netbenefits.com/atwork">netbenefits.com/atwork</a>
Securian: Supplemental Life Insurance	866-293-6047	<a href="https://Securian.com/concordiaplans-life-insurance">Securian.com/concordiaplans-life-insurance</a>
Securian: Accidental Death & Dismemberment (AD&D) Insurance	866-293-6047	<a href="https://Securian.com/concordiaplans-life-insurance">Securian.com/concordiaplans-life-insurance</a>
Cigna: Critical Illness & Accidental Injury Insurance	800-754-3207	<a href="https://connections.cigna.com/concordia-plans/">connections.cigna.com/concordia-plans/</a>



**QUESTIONS?**

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

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

1333 South Kirkwood Road • St. Louis, MO 63122