Protecting their well-being

Basic Life Insurance benefits and financial opportunities to protect your loved ones

Just like using an umbrella to fend off the rain, you can protect your family's financial well-being with life insurance.

Your employer helps provide for your family's financial well-being by enrolling you in the Concordia Disability and Survivor Plan (CDSP). This plan provides financial benefits if you miss work due to an approved disabling condition and Basic Life Insurance benefits for you and your dependents.

What life insurance benefits does the CDSP provide?

Upon the death of a member, the Plan provides a Basic Life Insurance benefit that will be paid to your beneficiary(ies).

Basic Life Insurance is payable as a lump sum and based on a multiple of your salary up to $1,750,000 but not less than $20,000. You can view your exact coverage amount in your Member Portal, **ConcordiaPlans.org/MemberPortal**.

The CDSP also provides benefits for your dependents.

Should an eligible enrolled dependent spouse or child pass away before you, a lump-sum death benefit of $10,000 will be paid to you.

Beyond Basic Life Insurance

Your Basic Life Insurance benefits will help protect your family from financial stress due to an unexpected loss. However, additional life insurance can cover the difference between your family's needs and your current insurance coverage.

To help fill any gaps, Concordia Plans provides two additional protection opportunities.

Do you know if these funds will be enough to provide for your family's financial well-being?

CONCORDIA PLANS

Supplemental Life Insurance

Supplemental term-life insurance is available to CDSP members at low group rates through Securian, the same trusted provider that helps administer your Basic Life Insurance benefits.

Additional coverage is available for you, your spouse and children (if applicable) through payroll deduction. Supplemental Life can be added during Open Enrollment on the Member Portal or when you experience certain life-change events.

Supplemental life insurance rates are based on the covered individual's age at the time of plan enrollment. Rates increase with age and are subject to change. Coverage for your dependent children is available for a very low monthly cost. For current rates visit **Securian.com/concordiaplans-life-insurance**, and select "Plan Summaries and Rates."

Accidental Death and Dismemberment Insurance

Accidental death and dismemberment coverage is a great way to protect your family from the financial burdens of a life changing injury or death due to an accident, but does not provide traditional insurance coverage. Premium payments for AD&D coverage are withheld from your paycheck by your employer.

Benefits can be selected in incremental amounts from $25,000 to $300,000 at a low monthly cost. For current rates visit **Securian.com/concordiaplans-life-insurance**, and select "Plan Summaries and Rates."

The percentage of benefits payable is based on the severity of the injury and calculated as a percentage of your coverage amount. When Family Plan coverage is elected, benefit amounts are a specific percentage of the member's coverage amount. See the Certificate of Insurance, available on our website, for more information.

You can take your benefits with you.

If you are no longer employed full time by an LCMS employer, you may have the opportunity to convert your Basic Life Insurance coverage to an individual life policy. After your separation from employment, you will receive information about converting your benefits in the mail.

Taking the next step.

For questions about these products, or to enroll, please contact Concordia Plans by calling 888-927-7526 or emailing **info@ConcordiaPlans.org**. Also, you can add coverage online during Open Enrollment.

Visit **ConcordiaPlans.org/MemberPortal** to log in to the Member Portal to enroll in additional coverage or to designate your beneficiaries.

A copy of the Certificate of Insurance for the Supplemental Life Insurance is available on our website **ConcordiaPlans.org.** Click on "Members" then "Plan Documents" located under Resources.