



Disability Benefits Guide for Employers

Concordia Disability & Survivor Plan

DEFINING DISABILITY

A worker is considered disabled under the terms of the Concordia Disability and Survivor Plan (CDSP) if:

- He/she is unable to work for a period of at least seven* consecutive calendar days because of a physical or mental condition or impairment and is under the regular care of a licensed physician. This includes maternity leave. The worker's doctor(s) must provide documented, objective medical evidence of the disabling condition.
- During the first two years of disability the worker is unable to perform the essential duties of his/her occupation because of the disabling condition and is unable to earn at least 80% of the compensation he/she was earning prior to the disabling condition.
- After the first two years of disability, the worker is unable to engage in any substantial, gainful activity for which he/she is qualified (by training, education or experience) because of the disabling condition.

PRE-EXISTING CONDITION LIMITATIONS

If all of the following conditions apply, workers will not be paid beyond 12 weeks or the period of time the disabling condition is medically supported, whichever is shorter.

- Received medical treatment, consultation, care or services for the current disabling condition in the three months prior to their effective date in the CDSP and,
- Files a disability claim within the first 12 months of CDSP membership.

If a member is subject to the pre-existing provision, no waiver of contributions for the Concordia Plans will be applicable.

The pre-existing condition limitation does not apply to new graduates of LCMS seminaries, universities and colleges if they enrolled at their first assignment post-graduation. It also does not apply to ordained or commissioned ministers who re-enroll in the CDSP within one year of their termination of plan membership.

EMPLOYER STATEMENT

When a worker files a disability claim, Concordia Plans will send you an Employer Statement. The employer is required to submit the completed statement along with a copy of the worker's job description to Concordia Plans, by emailing info@ConcordiaPlans.org, faxing 314-996-1127 or mailing to PO Box 229007, St. Louis, MO 63122-9007.

The employer must report a worker's part-time or full-time return to work, or a worker's employment termination, in a timely manner.

**If a worker's date of disability is prior to Jan. 1, 2024, a fourteen consecutive calendar day elimination period applies.*

DISABILITY PAYMENTS

Following approval of the disability claim, benefit payments will be made directly to the worker. Disability benefits are 70% of the worker's annual compensation as reported by the employer on the most recent Annual Compensation Report (ACR), minus offsets such as part-time earnings, Worker's Compensation and Social Security Disability Insurance payments. The CDSP plan document contains detailed information on the calculation of disability benefits. Your workers can log into the Member Portal at ConcordiaPlans.org/MemberPortal for more information.

YOUR WORKER'S DISABILITY CLAIM

If your worker has a disability claim, the worker (or his/her representative) must contact Concordia Plans directly at 888-927-7526.

The worker must be actively employed when the disability begins. The worker can call up to 30 days prior to his/her first day of disability, if it appears the worker will be unable to work for at least seven consecutive calendar days. All disability claims must be filed within 90 days from the date the disability began.

If you choose to continue to pay a portion of the worker's salary during the disability period, be aware that the worker's CDSP disability income benefit will be reduced by any salary paid by the employer after the first six months of disability.

A DISABILITY'S EFFECT ON OTHER CONCORDIA PLANS BENEFITS



Concordia Retirement Plan pension and CDSP:

If your worker's claim is approved, his/her membership in the CRP and CDSP will continue. You will be responsible for paying contributions on the worker's behalf until plan contributions are paid by the CDSP, beginning with the fourth calendar month following date of disability.



Concordia Health Plan:

If your worker is a member of the CHP, you will continue to be billed for and will be required to pay the contributions for the worker's health benefits in the CHP while the initial claim for disability benefits is being reviewed. If the claim is approved your worker's CHP coverage continues but your contributions on his/her behalf will be paid by the CDSP beginning with the fourth calendar month following date of disability. Your worker's CHP coverage will continue to be tied to the coverage you offer as the employer and will follow changes you make to CHP coverage in the future.



Concordia Retirement Savings Plan 403(b):

If your worker was participating in the CRSP 403(b) prior to filing for disability benefits, the worker's contributions may continue if you are providing a salary continuation. If you are not providing a salary continuation, employee contributions must stop. If the worker has an outstanding CRSP loan, please have him/her contact Fidelity for repayment options.



Accidental Death & Dismemberment:

If your worker was participating in AD&D, coverage will continue as long as the worker is employed by you and premiums continue to be paid. If payments are not received or CPS is notified of the worker's termination, the worker's AD&D coverage will terminate at the end of the month for which the last premium payment is received or in which employment ends, whichever occurs first.



Supplemental Life Insurance:

If your worker was participating in the Supplemental Life Insurance, coverage will continue as long as the worker is employed by you and premiums continue to be paid. If payments are not received or CPS is notified of the worker's termination, the worker's eligibility for Supplemental Life Insurance will terminate at the end of the month for which the last premium payment is received or in which employment ends, whichever occurs first. The worker will be provided information on how to convert this coverage to an individual policy through Securian.



Travel Accident Insurance Program:

If your worker was enrolled in the TAIP, coverage will continue as long as the worker is employed by you and premiums payments are received. If premium payments are not received or CPS is notified of the worker's termination, the worker's participation in the TAIP will terminate at the end of the month for which the last premium payment is received or in which employment ends, whichever occurs first.

Please contact Concordia Plans at 888-927-7526, for more information on the employer's obligation to pay the billed contributions. It is important to understand how the Concordia Plans' benefits are billed during the disability process and, if applicable, the disability appeal process.

A CLAIM IS DENIED

If Lincoln Financial Group determines that your worker is not disabled or is no longer disabled, the worker will be notified by telephone, followed by written confirmation. If your worker disagrees with the decision he/she has the option to submit a formal, written appeal to Lincoln Financial Group.

ADDING A BABY TO THE CONCORDIA PLANS

Workers must enroll newborn children in the Concordia Plans within 60 days of their births. Workers should enroll their newborns through the Member Portal via ConcordiaPlans.org/MemberPortal.

NOTE: Impairments not eligible for disability include those that result from an injury or illness sustained during an act of war or while serving in any armed forces; committing a felony; willfully and illegally participating in a fight, riot or civil insurrection; or those sustained after the individual ceased to be actively employed.

WHO IS LINCOLN FINANCIAL GROUP?

Lincoln Financial Group is our disability program service provider. A Lincoln Financial Group Disability Case Manager is responsible for determining the initial and ongoing approval of disability benefits. Your worker will be contacted directly by a Lincoln Financial Group Disability Case Manager.



QUESTIONS?

Concordia Plans representatives are available to help you or your worker with questions about disability benefits, the disability claims process or CDSP administration.

Call us at 888-927-7526 from 7 a.m. to 5 p.m. CT Monday-Friday.