



2025

# Your Concordia Plans

Benefits that take care of you – and your family.

## Table of Contents

» Why choose Concordia Plans benefits.....	3
» What's new in 2025 .....	4
» Physical and emotional wellness solutions .....	4
» Financial wellness solutions .....	6
» Choosing your benefits .....	9
» Open Enrollment must-do's .....	9
» Dependents vs. beneficiaries .....	10
» In-network vs. out-of-network.....	10
» Understanding non-embedded and embedded deductibles .....	11
» Personal spending accounts .....	12
» What to know about Health spending accounts .....	13
» Prescription drug coverage .....	14
» What to know about dental & vision benefits and costs .....	15
» Where to find your dental & vision member ID cards .....	15
» Things you need to know.....	16
» Provider contact information.....	17





## Caring for you ... for life.



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 (CPS) to bring you quality benefits for your financial, physical and emotional wellness that align 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 (CRP) pension and the Concordia Retirement Savings Plan (CRSP) 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 (CHP). Focused on improved wellness, the CHP provides preventive solutions that address health concerns early to improve outcomes and reduce long-term healthcare costs.

By signing up during Open Enrollment, you're getting quality benefits and wellness solutions you won't find anywhere else.

**Learn how CPS cares for you and your family.**

## » What's new in 2025

There are new CHP options being offered in 2025 – with the same excellent health care, wellness and prevention programs, and rewards for healthy behaviors that you've come to know. Your employer may be offering you one of these new plan option(s), so check your Summary of Benefits and Coverage (SBC) before Open Enrollment ends Nov. 15 to understand the benefits since some options are changing.

What's not changing is your access to that excellent health care, wellness and prevention solutions, and rewards for healthy behaviors that help drive better health outcomes and lower healthcare costs.

**Explore all of your health and wellness benefits!**

## » Your physical and emotional wellness solutions



**Healthcare navigation:** Get help navigating the complicated healthcare system by first calling Quantum Health. Your Care Coordinator can help you secure ID cards, answer questions about coverage, assist you with your required annual coordination of benefits, a bill or claim, connect you to the right resources for your healthcare journey, and more. Visit [ConcordiaPlans.org/Quantum](https://ConcordiaPlans.org/Quantum).



**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).

A great resource for your mental well-being is **Evernorth Confide Behavioral Health Navigator**, your enhanced Employee Assistance Program (EAP), that offers personalized guidance to help you and any member of your household, whenever needed. This **new and improved** mental health care solution offers a variety of virtual and in-person options to promote mental wellness. Visit [ConcordiaPlans.org/MentalHealth](https://ConcordiaPlans.org/MentalHealth).



**Telehealth:** Access health care, prescriptions and counseling via computer, smartphone or tablet using **Teladoc**. This is a good solution to get a diagnosis and treatment plan for common illnesses, such as flu, stress/anxiety, skin conditions, allergies and nutrition from board certified doctors. 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. You'll have a health coach to guide you and a smart scale that'll help keep you on track. Visit [go.omadahealth.com/concordia](https://go.omadahealth.com/concordia) or scan the QR code.



**Diabetes Management Plus** from **Teledoc Health** 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/dbt/concordia](https://welcome.livongo.com/dbt/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 Thrive Virtual Therapy** 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, in-network providers for common procedures. 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. Visit [healthcarebluebook.com/cc/concordiaplans](https://healthcarebluebook.com/cc/concordiaplans) or scan the QR code.



## » Your financial wellness solutions

### Concordia Disability and Survivor Plan (CDSP)

Your disability benefits provide income replacement when you miss work for more than seven consecutive days due to a medically necessary reason, like scheduled surgery, maternity leave, illness or injury. If you anticipate needing disability for maternity leave or a scheduled procedure, check with your employer to confirm the disability benefits they will offer in 2025.

### Short-Term Disability vs. Long-Term Disability

- **Short-Term Disability:** If you are unable to work due to the birth of a baby, a personal injury or illness, you may be eligible for short-term disability benefits at no cost to you. Short-term disability is defined as a period of disability of six months or less.
- **Long-Term Disability:** If you are unable to work due to a personal injury or illness, you may be eligible for long-term disability benefits at no cost to you. Long-term disability is defined as a period of disability greater than six months.

If you anticipate needing additional coverage while out on disability, consider Accidental Injury Insurance and/or Critical Illness Insurance if available to you.

### Life Insurance

- **Basic Life Insurance:** Your Basic Life Insurance benefits include you as the worker and additional life benefits for your spouse and children (dependents). Check your coverage during Open Enrollment and determine if you need supplemental life insurance.
- **SPECIAL OFFER! Supplemental Life Insurance:** For 2025, you can sign up for Supplemental Life Insurance without having to provide any medical information. You can purchase \$50,000 of additional coverage for yourself, not to exceed \$200,000, at reasonable group rates. Take the time to review your current life insurance coverage and consider enrolling in supplemental life or other voluntary insurance benefits. Also, be sure to update your dependents and beneficiaries.

### Concordia Retirement Plan (CRP)

Your CRP pension is funded 100% by your employer and provides lifetime income after you have retired. The steady, monthly CRP pension benefit will help serve as the foundation of your retirement income and just knowing you'll have it can help provide peace of mind as you plan for retirement.

### Concordia Retirement Savings Plan (CRSP) 403(b)

The CRSP 403(b) gives you the opportunity to save for retirement in a tax-advantaged way and works together with your CRP pension benefits and Social Security to provide you with the income you'll need in retirement. Administered by Fidelity, the CRSP 403(b) has very low costs compared to most of the industry – fewer dollars in fees helps you save more for retirement. If offered by your employer, Open Enrollment is a great time to start or increase your savings for 2025.

Explore all of your financial wellness benefits!



**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. [Learn more.](#)



**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. Calculate the level of coverage you may need and view rates at [Securian.com](https://Securian.com).



**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**. [Learn more.](#)





**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).



**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. If your employer is offering you this insurance, 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**. If your employer is offering you this insurance, visit [ConcordiaPlans.org/AI](https://ConcordiaPlans.org/AI).



**Identity Theft Protection: 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).





## » Choosing your benefits

We've made it quick and easy for you to choose your benefits through your Member Portal. Not yet registered for the 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. The first time you use the Member Portal 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 plan options and choose your benefits.
- Designate or update your beneficiaries.
- Contribute more or enroll in your CRSP 403(b), if eligible.

Begin the selection of your benefits by:

1. Exploring the benefits available to you by visiting [ConcordiaPlans.org/OpenEnrollment](https://ConcordiaPlans.org/OpenEnrollment).
2. Choosing your benefits during your Open Enrollment period using your Member Portal at [ConcordiaPlans.org/MemberPortal](https://ConcordiaPlans.org/MemberPortal).

## » Must-do's during Open Enrollment

- Your health plan option.** Understand what may have changed with your medical, dental and vision benefits and choose your option.
- Personal spending accounts (PSA).** If you have a high deductible health plan option for 2025, be sure to review your health savings account (HSA) and designate your 2025 savings. All flexible spending accounts (FSA) reset each year so you'll need to indicate your savings for 2025. (NOTE: The maximum contribution amount for an FSA in 2025 is \$3,300.)
- CRSP 403(b) savings for 2025.** Start contributing or increase your contribution to your retirement.
- Supplemental Life Insurance.** Take advantage of the guaranteed issue opportunity, which allows you to purchase Supplemental Life Insurance **without having to provide any medical information**. You can purchase \$50,000 of additional coverage for yourself, not to exceed \$200,000.
- Dependents and beneficiaries.** Even if you're not enrolling in the CHP, check your dependents and beneficiaries. Also, beneficiaries for your CRSP 403(b) must be designated separately through the Fidelity website, which you can access through [ConcordiaPlans.org/MemberPortal](https://ConcordiaPlans.org/MemberPortal).

## » 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.

## » 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/OpenEnrollment](https://ConcordiaPlans.org/OpenEnrollment).

### 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.

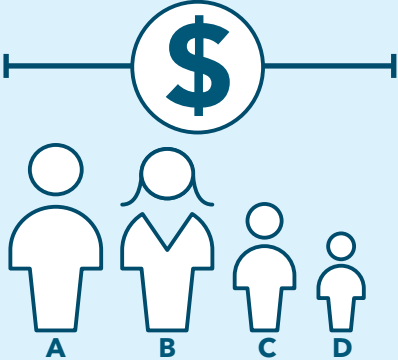
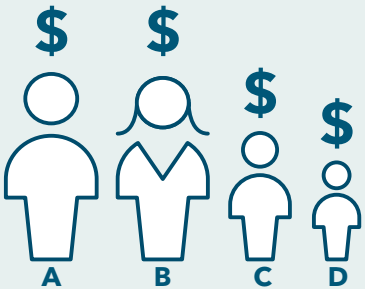
You'll receive a Summary of Benefits and Coverage (SBC) for each plan option your employer is offering. Each SBC will provide the "Network Provider" and "Out-of-Network Provider" benefits and costs that you'll want to know, especially before you choose or visit health care providers.

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

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

We're breaking down the ins and outs of non-embedded and embedded deductibles and out-of-pocket maximums to give you a clearer understanding of how they work with the CHP health savings account 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 the non-embedded info below.

Non-embedded deductibles	Embedded deductibles
<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <b>Example:</b> Family deductible \$6,000         </div> 	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <b>Example:</b> Individual deductible \$3,000 Family deductible \$6,000         </div> 
<p><b>Parent A:</b> \$3,000</p> <p><b>Parent B:</b> \$2,000</p> <p><b>Child C:</b> \$1,000</p> <p><b>Child D:</b> \$0 (no expenses)</p> <hr/> <p><b>Total:</b> <b>\$6,000 (family deductible met)</b></p>	<p><b>Parent A:</b> \$3,000 (deductible met)</p> <p><b>Parent B:</b> \$2,000 (deductible not met)</p> <p><b>Child C:</b> \$1,000 (deductible not met)</p> <p><b>Child D:</b> \$0 (no expenses)</p> <hr/> <p><b>Total:</b> <b>\$6,000 (one individual and whole family deductible met)</b></p>
<p><b>Family Deductible:</b> One combined deductible for the entire family.</p> <p><b>Coinsurance:</b> Does not apply until the entire family deductible is met.</p> <p><b>Out-of-Pocket Maximum:</b> One combined out-of-pocket limit for the entire family.</p>	<p><b>Individual Deductible:</b> Each family member has their own deductible.</p> <p><b>Family Deductible:</b> Combined expenses count toward a family deductible.</p> <p><b>Coinsurance:</b> Applies to each individual when their individual deductible is met or when the entire family deductible is met.</p> <p><b>Out-of-Pocket Maximum:</b> Separate individual and family out-of-pocket limits.</p>
<p>Non-embedded deductibles and non-embedded out-of-pocket maximums apply to:</p> <ul style="list-style-type: none"> <li>• Healthy Me HSA A</li> <li>• Healthy Me HSA B</li> <li>• Whole Health 2000</li> </ul>	<p>Embedded deductibles and embedded out-of-pocket maximums apply to:</p> <ul style="list-style-type: none"> <li>• Healthy Me HSA C</li> <li>• Healthy Me HSA D</li> <li>• Whole Health 3500</li> </ul>

## » Stretch your healthcare dollars with a personal spending account

A personal spending account (PSA) paired with your CHP 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 Code Section 213(d). 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 Code Section 213(d). <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.
<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 \$4,300 for an individual or \$8,550 for a family in 2025. You can contribute an additional \$1,000 if you are age 55 or old.

If you plan to participate in a HealthEquity HSA in 2025 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/network of your medical benefits determines who administers your pharmacy benefit.

Medical benefit provider	Prescription drug benefit provider
Anthem Blue Cross Blue Shield	Express Scripts
Cigna (Allegiance)	Express Scripts
Cigna HMO	Cigna Prescription Drug
UnitedHealthcare (UMR)	EmpiRx
Kaiser Permanente	Kaiser Permanente

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. The price difference will not apply to your deductible or out-of-pocket maximum.
- **Maintenance Through Mail:** Move your maintenance medications to mail-order and you'll save money and time.

## » Unbundled dental and vision benefits

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Dental and vision benefits are separate from your medical benefits. **This is new to members who have only known dental and vision benefits to be bundled with their medical option.** 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

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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

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ID cards for dental and vision benefits are ONLY available electronically. Directions on how to secure these ID cards are listed below.

**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 need an ID card to receive these benefits. When you schedule your eye or dental exam, let the provider know you have dental coverage through Cigna Dental or vision through VSP and they will find you or your dependents in the system.

## » 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.–6 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="http://ConcordiaPlans.org">ConcordiaPlans.org</a>
Quantum Health: First call Quantum for all medical and prescription plans	833-740-3260	<a href="http://ConcordiaPlans.quantum-health.com">ConcordiaPlans.quantum-health.com</a>
Healthcare Bluebook	800-341-0504	<a href="http://healthcarebluebook.com/cc/concordiaplans">healthcarebluebook.com/cc/concordiaplans</a>
Cigna HMO Medical and EAP Mental Health & Substance Abuse benefits	866-302-7578	<a href="http://mycigna.com">mycigna.com</a>
Kaiser Medical , Mental Health & Substance Abuse benefits	Varies by region. Please check ID card.	<a href="http://kp.org">kp.org</a>
Enhanced Employee Assistance Program (EAP) by Evernorth Confide	866-726-5267	<a href="http://app.evernorth.com">app.evernorth.com</a>
Cigna Dental	800-244-6224	<a href="http://mycigna.com">mycigna.com</a>
Vision Service Plan (VSP) benefits	800-877-7195	<a href="http://vsp.com">vsp.com</a>
Teladoc Health Telehealth for general medical care, mental health, dermatology and nutrition counseling	800-TELADOC	<a href="http://Teladochealth.co/benefits/concordia">Teladochealth.co/benefits/concordia</a>
Teladoc Health Diabetes Management Plus		<a href="http://Teladochealth.com/benefits/concordia-cpsdiabetes">Teladochealth.com/benefits/concordia-cpsdiabetes</a>
Teladoc Health Expert Medical Opinions		<a href="http://Teladochealth.com/benefits/concordia-ems">Teladochealth.com/benefits/concordia-ems</a>
Personal Spending Accounts (PSA):		
HealthEquity	866-346-5800	<a href="http://healthequity.com">healthequity.com</a>
LCEF	800-843-5233	<a href="http://lcef.org">lcef.org</a>
Fidelity: Concordia Retirement Savings Plan 403(b) (CRSP)	800-859-2144	<a href="http://netbenefits.com/atwork">netbenefits.com/atwork</a>
Securian: Supplemental Life Insurance	866-293-6047	<a href="http://Securian.com/concordiaplans-life-insurance">Securian.com/concordiaplans-life-insurance</a>
Securian: Accidental Death & Dismemberment (AD&D) Insurance	866-293-6047	<a href="http://Securian.com/concordiaplans-life-insurance">Securian.com/concordiaplans-life-insurance</a>
Cigna: Critical Illness & Accidental Injury Insurance	800-754-3207	<a href="http://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.-6 p.m. CT, Monday-Friday

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