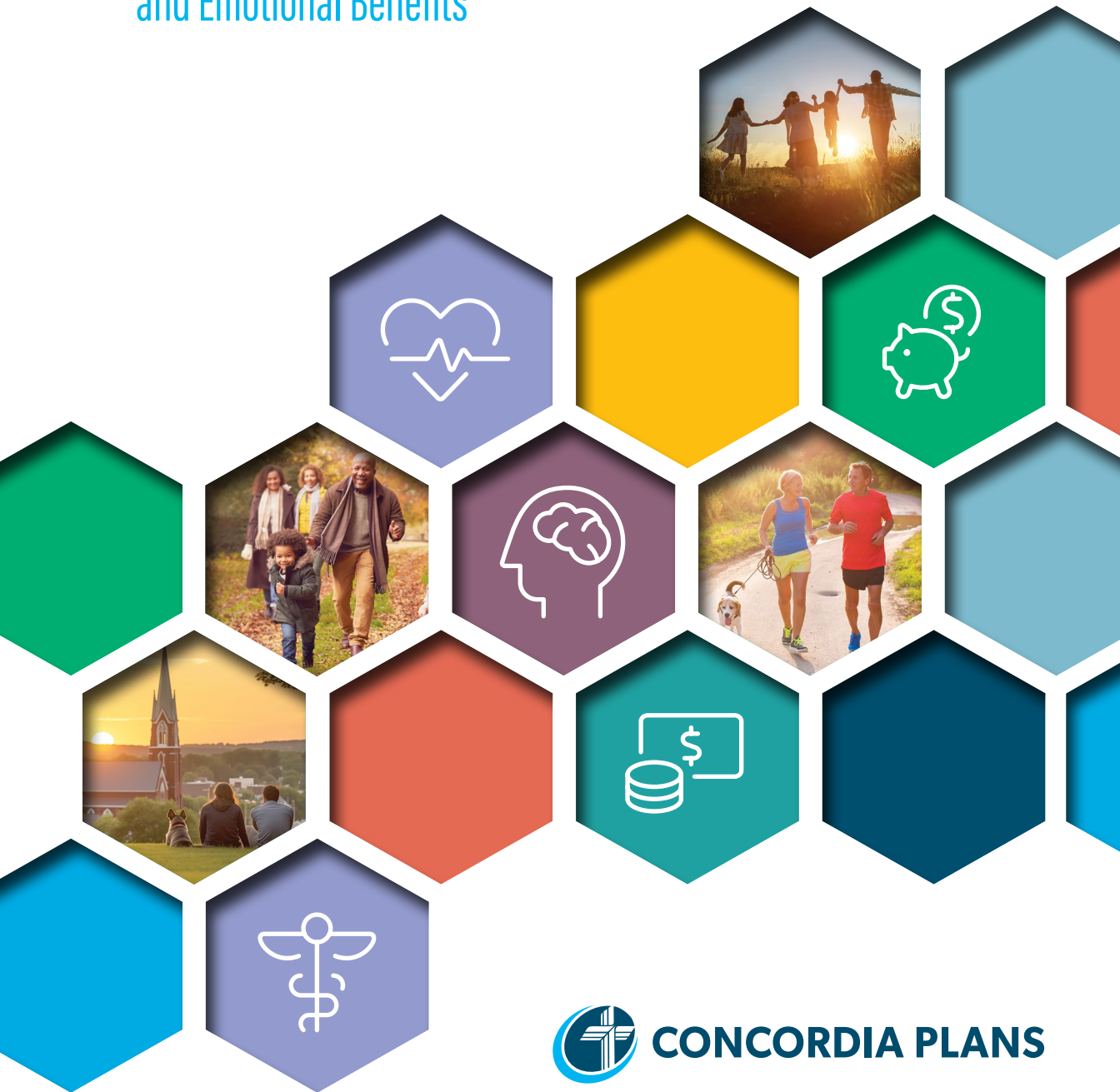


# Total Benefits Guide:

A Quick Look at Your Financial, Physical  
and Emotional Benefits



**CONCORDIA PLANS**



## Your well-being is our ministry: Be your best self!

When you thrive in mind, body and spirit, you can experience peace of mind and flourish as you spread the Word of God.

Your employer chose Concordia Plans so you and your family will be cared for throughout your life. We're committed to helping you navigate the physical, emotional and financial wellness resources that align with our shared Christian values.

Explore the robust benefits and no-cost solutions that can help support your wellness journey ... **so you can be well to serve well.**

*Your employer decides the benefits that will be offered to you. Everything outlined in this overview may not be applicable to you.*



## Navigate and connect to your benefits

As you're exploring your benefits, you may be wondering, "Where do I start?" No worries – we have the tools to help you find the right financial and health solutions for you.

### Financial Navigator



### Wellness Resource Finder



## Get more details about your benefits

This is a benefits overview. If you would like more details, please visit [ConcordiaPlans.org/members](https://ConcordiaPlans.org/members).



## Talk to an Educator about your financial and health needs

The CPS Education Team can help you navigate the financial and health obstacles that may be preventing you from being at your best. Let an Educator help you be well to serve well.



## Financial solutions



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



**Concordia Retirement Savings Plan 403(b):** The CRSP is a 403(b) retirement savings plan with tax advantages that helps you take a proactive approach to retirement. Build on your CRP pension income by saving in the CRSP. 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).



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

## Physical and emotional solutions



**Concordia Health Plan:** The CHP provides coverage from office visits to hospital stays to emergency care. It also includes coverage for prescription drugs, mental health/substance abuse, preventive care (excluding contraceptive services) and more! Visit [ConcordiaPlans.org/health](https://ConcordiaPlans.org/health).



**Healthcare navigation:** **Quantum Health** helps you and your enrolled family members navigate your healthcare benefits – from complicated decisions regarding surgery or a health condition to wellness goals to improve daily life. Your personal team of nurses and healthcare benefits experts work with you and your providers to make your care simple and more affordable. Visit [ConcordiaPlans.quantum-health.com](https://ConcordiaPlans.quantum-health.com).



**Mental Health:** When experiencing stress, burn-out and other life challenges, we have mental health solutions to help 24/7/365. A dedicated staff of personal advocates at **Evernorth Confide** can guide you toward the right solution. Visit [ConcordiaPlans.org/MentalHealth](https://ConcordiaPlans.org/MentalHealth).



**Financial Educators:** From student debt to retirement planning, CPS Financial Educators can help you with a variety of financial topics. Through a one-on-one consultation, they can help you create a plan to help you reach your financial goals. Visit [ConcordiaPlans.org/Educators](https://ConcordiaPlans.org/Educators).



**Legal, Eldercare & Travel Assistance:** Legal, financial and grief resources are available with LifeWorks 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:** Your Basic Life Insurance benefit is paid by your employer and worth at least two times your annual compensation. Visit your Member Portal to see your benefit amount: [ConcordiaPlans.org/MemberPortal](https://ConcordiaPlans.org/MemberPortal).



**Dental & Vision:** If your employer offers dental and vision benefits, **Cigna Dental** and **VSP** will be the administrators. Visit [ConcordiaPlans.org/health](https://ConcordiaPlans.org/health).



**Telehealth:** **Teladoc** offers virtual primary care, mental health, chronic condition management and more. Get access to thousands of board-certified doctors, dermatologists, therapists, licensed nurses, nutritionists and specialists who can diagnose, recommend treatment, and prescribe medication virtually. Visit [teladochealth.com/benefits/concordia](https://teladochealth.com/benefits/concordia).



**Incentive-based wellness program:** **Vitality** is an interactive, personalized solution that makes it easy for you to live your healthiest life. Whether you're looking 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).



**Healthcare shopping assistant:** Find the best options in health care using **Healthcare Bluebook**, where you can compare the cost and quality of medical facilities and providers. When you opt to receive care from a recommended provider within 12 months of your initial search, you become eligible for incentives through Healthcare Bluebook. Visit [healthcarebluebook.com/cc/ConcordiaPlans](https://healthcarebluebook.com/cc/ConcordiaPlans) and log in using access code CONCORDIA.







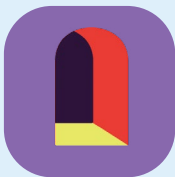
**Supplemental Life Insurance:** If you have a need for additional life insurance, you can purchase supplemental life insurance at discounted rates through **Securian**. They can also help you decide how much insurance you need. Visit [Securian.com/concordiaplans-life-insurance](https://Securian.com/concordiaplans-life-insurance).



**Accidental Death and Dismemberment Insurance:** This coverage 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 [ConcordiaPlans.org/ADD](https://ConcordiaPlans.org/ADD).



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



**Weight management:** **Wondr Health** uses 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).



**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).



**Diabetes management:** 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 [teladochealth.com/benefits/concordia-cpsdiabetes](https://teladochealth.com/benefits/concordia-cpsdiabetes).



**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).





**Accidental Injury Insurance:** Group 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).



**Identity 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).



**Financial Navigator:** As you're exploring your benefits, you may be wondering, "Where do I start?" – you have the "Financial Navigator" to help you find the right financial solutions for you. Visit [ConcordiaPlans.org/FinancialNavigator](https://ConcordiaPlans.org/FinancialNavigator).



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



**Virtual dental care:** Don't let costs, dental anxiety or not having a regular dentist stand between you and good oral health. **SmartScan** is a virtual dental exam through Cigna that provides a free, painless and convenient way to stay on top of your oral health. Visit [ConcordiaPlans.org/Telehealth](https://ConcordiaPlans.org/Telehealth).



**Wellness Resource Finder:** As you're exploring your benefits, you may be wondering, "Where do I start?" – you have the "Wellness Resource Finder" to help you find the right health solutions for you. Visit [ConcordiaPlans.org/WellnessResources](https://ConcordiaPlans.org/WellnessResources).



Scan the QR code to learn more about your financial, physical and emotional wellness solutions.

Beloved, I pray that all may go well with  
you and that you may be in good health,  
as it goes well with your soul.

– 3 John 1:2



Learn how Concordia Plans cares for you and your  
family by scanning the QR code.

## Questions?

Contact Concordia Plans at **888-927-7526** or **info@ConcordiaPlans.org**,  
7 a.m.-6 p.m. CT, Monday-Friday.

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