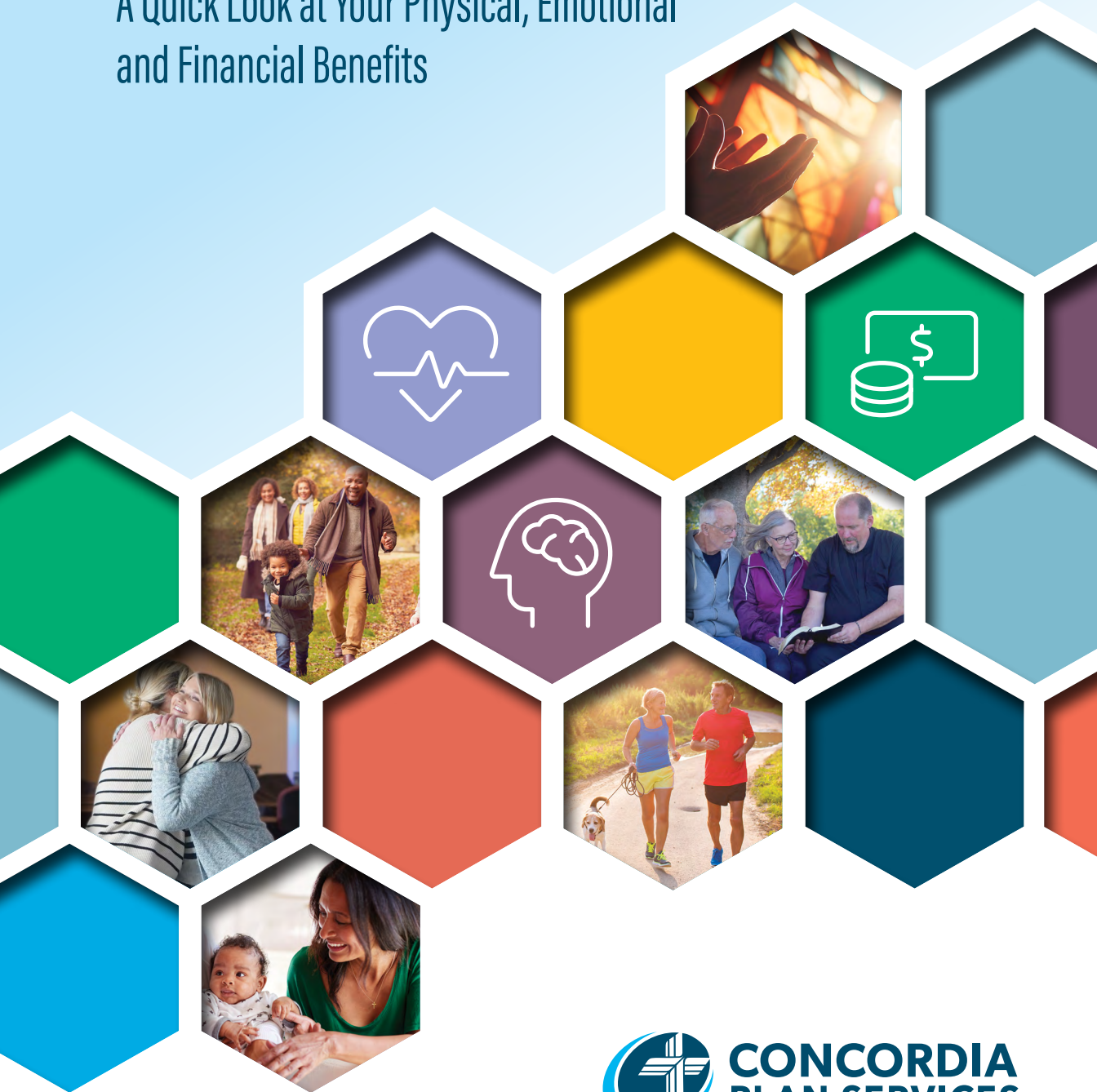


Total Benefits Guide

A Quick Look at Your Physical, Emotional
and Financial Benefits





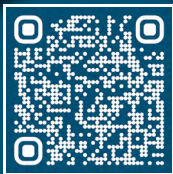
Created to Care for You

Benefits and solutions to support your wellness journey

Your calling is to serve.
Ours is to care for you.

Each person's health and financial wellness journey is different – and every journey deserves support.

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



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



"Thanks to the Concordia Health Plan, I used a weight management solution that helped me lose weight that was impacting my heart. Now that I'm managing my weight, my heart is in great shape!"

- BRENT L.

"We have been receiving Concordia Plans retirement benefits for almost a decade now, and we have a guaranteed income stream for the rest of our lives. This is a huge comfort as we look to the future."

- DAVID H.

"The Concordia Retirement Savings Plan 403(b) that is provided through the Synod is a great blessing. Invest, invest, invest - it's important."

- STEPHEN S.

Stories like these are the heart of our mission, because we were **created to care for you.**

That's why Concordia Plan Services provides you comprehensive benefits and solutions that align with our Lutheran faith and values – benefits that you won't find anywhere else.

And isn't that a blessing?

"Bear one another's burdens, and so fulfill the law of Christ." - GALATIANS 6:2



Solutions to make healthy happen

Designed to drive better outcomes and lower costs, your health plan provides bonus solutions at no extra cost. To discover what you need to support your health and wellness, start here.

Health and wellness solutions



Concordia Health Plan: Our health plan provides coverage from office visits to hospital stays to emergency care. It also includes coverage for prescription drugs, mental health, substance abuse, preventive care and more.
Visit ConcordiaPlans.org/Health.



Your Gateway to Wellness: **Vitality**

Vitality is a gateway to activities (hint: some which you may already be doing, like a Bible study) and solutions that can help you set, meet and maintain your health and wellness goals. And when you do, you'll be rewarded with good health, as well as earn Vitality Points that translate to Vitality Bucks, redeemable for gift cards from vendors like Amazon, Southwest Airlines, Best Buy and more!
Visit ConcordiaPlans.org/Vitality.



Your Healthcare Navigation Solution: **Quantum**

Health care can be complicated, which is why Quantum should be your first call for all medical coverage questions (health, prescription drug, dental and vision).

Quantum can help you:

- Access member ID card information online or request new ID cards
- Check deductible and out-of-pocket status on the easy-to-use portal
- Verify coverage, pre-authorization requirements and in-network providers prior to appointments, procedures and getting new prescriptions
- Learn about 100% covered preventive care services in your health plan
- Get guidance for resources to help with your health and wellness needs via phone, chat or email

Visit ConcordiaPlans.org/QuantumHealth.



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.



Dental & Vision: If your employer offers dental and vision benefits, **Cigna Dental** and **VSP** will be the administrators. Visit ConcordiaPlans.org/Health.



Telehealth: Access 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 ConcordiaPlans.org/Telehealth.



Healthcare shopping assistant: Find the best options in health care using **Välenz Bluebook**, formerly 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 Välenz Bluebook. Visit ConcordiaPlans.org/ValenzBluebook and log in using access code CONCORDIA.



Weight management: **Wondr Health** uses 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 ConcordiaPlans.org/Wondr.



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 ConcordiaPlans.org/Omada.



Diabetes management: Diabetes Management Plus from **Teladoc 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 ConcordiaPlans.org/TeladocDiabetes.



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 ConcordiaPlans.org/Virta.



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 ConcordiaPlans.org/SwordThrive.



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.

Enhance your financial wellness

When your finances are in order you have less stress and are better able to carry out the service of your ministry. The benefits offered by Concordia Plan Services can help – no matter where you are on the path to financial wellness. Our benefits provide for your financial needs today, throughout your career and into your retirement.

Financial solutions



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



Concordia Retirement Savings Plan 403(b): Our 403(b) retirement savings plan has tax advantages that help you take a proactive approach to retirement. Build on your pension income by saving in the 403(b). You can also consolidate retirement savings from other employers so that your savings are all in one place. Visit 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.



Critical Illness Insurance: Available through [Cigna](https://Cigna.com), 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.



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](https://Securian.com). Visit ConcordiaPlans.org/ADD.



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](https://Cigna.com). Visit ConcordiaPlans.org/AI.



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.



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 ConcordiaPlans.org/Securian.



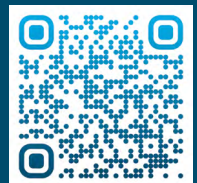
Legal, Eldercare & Travel Assistance: Legal, financial and grief resources are available with LifeWorks Services through our partnership with **Securian**. Get free legal document templates, as well as a free, 30-minute consultation with an attorney. Visit ConcordiaPlans.org/Securian.



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 ConcordiaPlans.org/AuraIdentity.

Financial Educators: Get a helping hand

From budgeting to retirement planning, Financial Educators can help you with a variety of financial topics. With a free, one-on-one consultation, they can help you create a plan so you can reach your financial goals. Visit ConcordiaPlans.org/Educators.



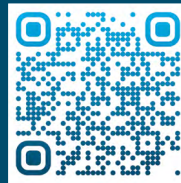
Find and connect to your benefits

We have the tools to help you find
the right solutions for you.

Wellness Resource Finder



Financial Navigator



Questions?

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

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



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