

Member Portal User Guide

Created March 2023

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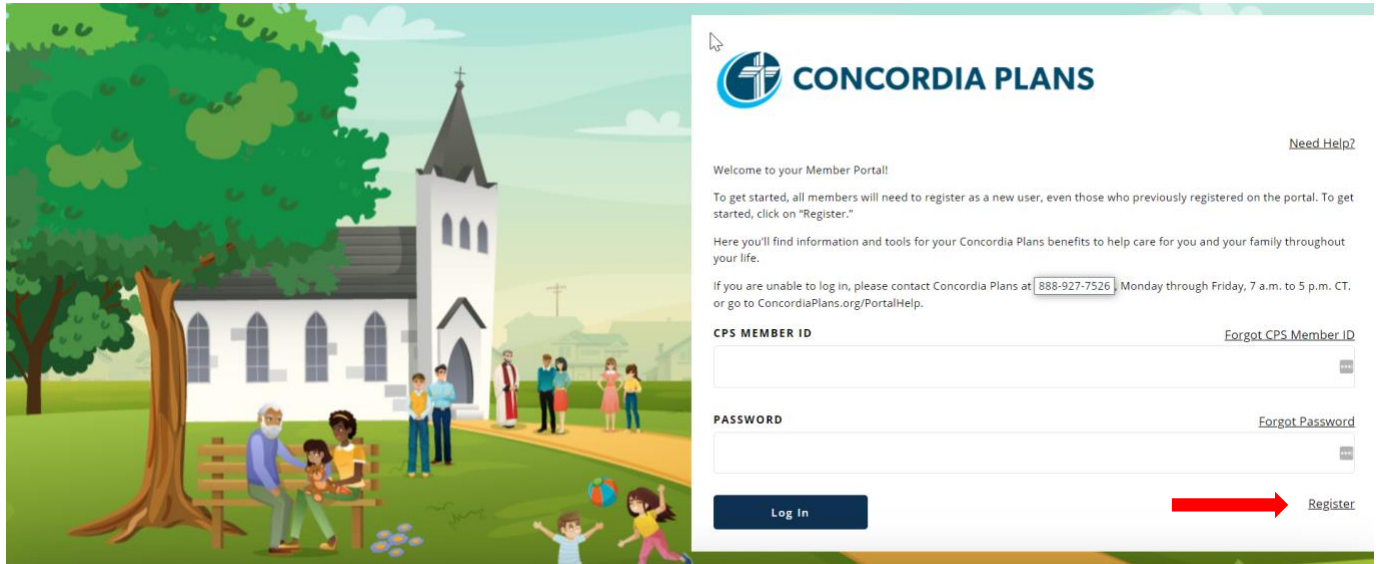
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1 Getting Started

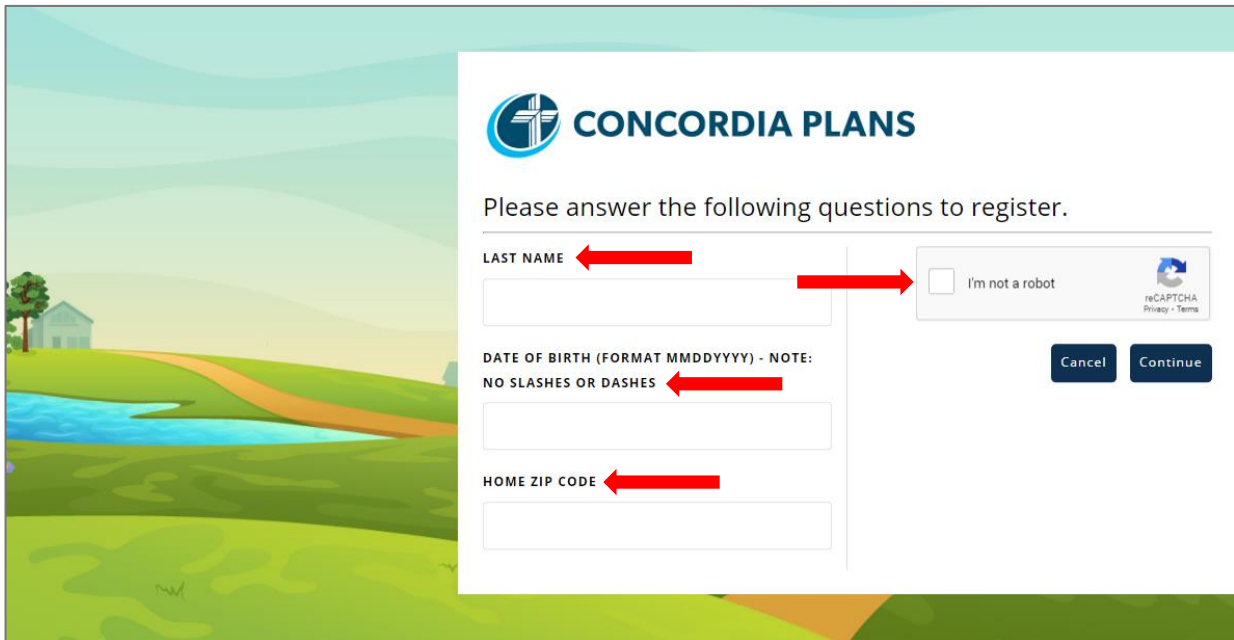
1.1 First Time Registration

You will perform the registration process once. All steps are required.

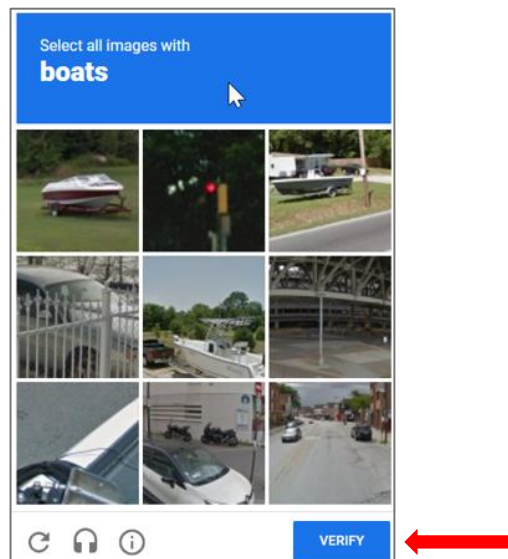
1. Click the **Register** link in the bottom right corner of the Concordia Plans Welcome screen. You will be prompted to answer questions to continue the registration.



Complete the specified fields, all of which are required.

The image shows a registration form for Concordia Plans. The form is titled "CONCORDIA PLANS" and asks the user to "Please answer the following questions to register." There are three input fields: "LAST NAME", "DATE OF BIRTH (FORMAT MMDDYYYY) - NOTE: NO SLASHES OR DASHES", and "HOME ZIP CODE". A red arrow points to the "LAST NAME" field, another red arrow points to the "DATE OF BIRTH" field, and a third red arrow points to the "HOME ZIP CODE" field. To the right of the input fields is a checkbox labeled "I'm not a robot" with a reCAPTCHA logo. Below the checkbox are "Cancel" and "Continue" buttons. The background of the form is a stylized illustration of a landscape with a house, a river, and hills.

2. Type your last name in the **Last Name** field.
3. Type your date of birth in the **Date of Birth** field.
Format MMDDYYYY is required. ***Please do not include dashes or slashes.***
4. Type your home zip code in the **Home Zip Code** field.
Use five digits only.
5. Click the **I'm not a robot** checkbox.
This step may require a picture recognition challenge.



6. Make the appropriate selections, and then click the **Verify** button.
7. Click the **Continue** button.
You will be prompted to create a password.

CONCORDIA PLANS

Please create a password to complete your registration.

Create a password using the password requirements provided below.

Password Requirements

- Must contain a minimum of 8 and a maximum of 12 alphanumeric characters.
- Cannot contain your CPS Member ID.
- Cannot contain your first or last name.
- Must contain at least one lowercase letter.
- Must contain at least one uppercase letter.
- Must contain at least one number.
- Must contain a special character, such as, but not limited to "!", "@", "\$", "#", "&".
- Cannot be one of your previous 6 passwords.
- Cannot be repeated within the past 365 days.

PASSWORD

.....

CONFIRM PASSWORD

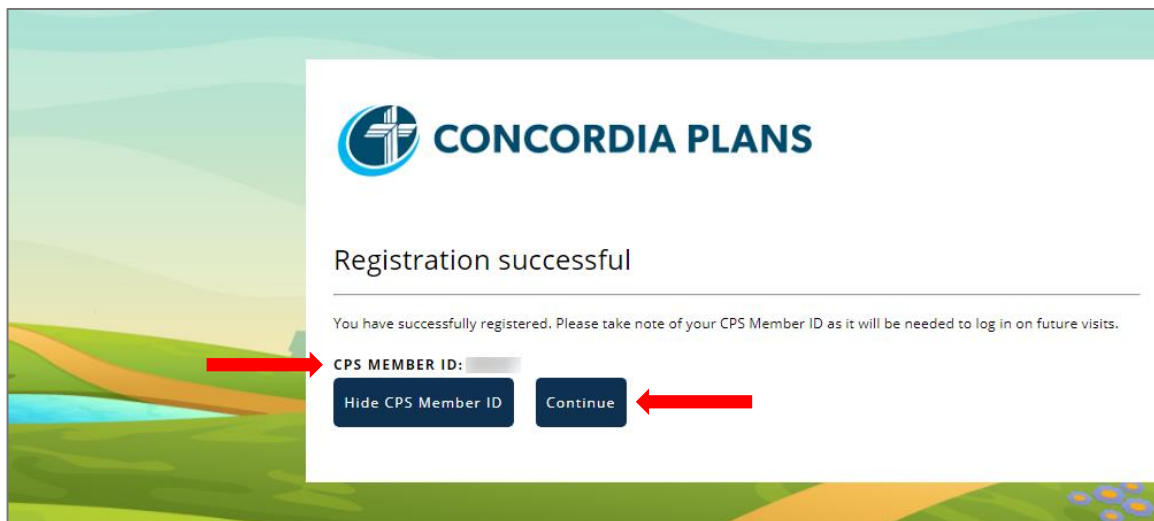
.....

Cancel Continue

8. Type your secure password into the **Password** field.
Be sure to follow the indicated requirements. This will serve as your password credential for future logins.
9. Repeat the typed password in the **Confirm Password** field.
10. Click the **Continue** button.
The system confirms your successful registration.

You will be required to and prompted to change your password every 365 days.

11. Click the **Show CPS Member ID** button.
Your Member ID number displays.

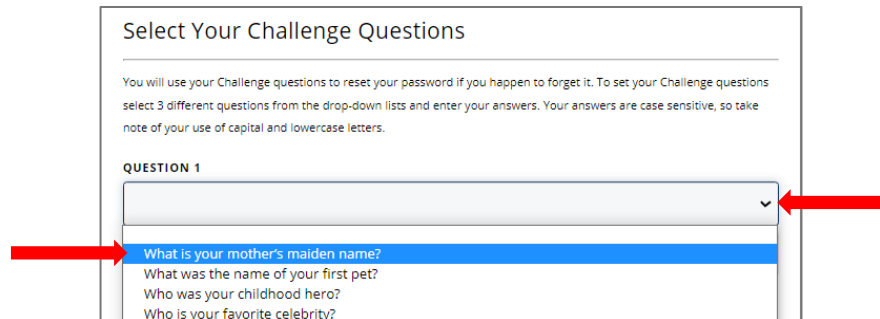


12. Make a note of your CPS Member ID number, and then click the **Continue** button.
The system prompts you to select three challenge questions.

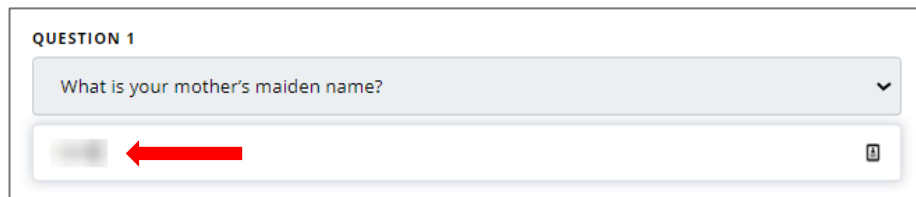
Note: If you forget your CPS Member ID, you will have the ability to retrieve it at any time on the Member Login screen.

A screenshot of the Concordia Plans challenge questions screen. The background is a stylized landscape with green hills, a red schoolhouse, and a church. The Concordia Plans logo is at the top. Below it, the text "Select Your Challenge Questions" is displayed. A message states: "You will use your Challenge questions to reset your password if you happen to forget it. To set your Challenge questions select 3 different questions from the drop-down lists and enter your answers. Your answers are case sensitive, so take note of your use of capital and lowercase letters." Below this message are three sections, each with a "QUESTION" label, a drop-down menu, and a text input field. At the bottom are two buttons: "Cancel" and "Continue".

13. Click the drop-down arrow in the **Question 1** field and select a question to use for security verification.

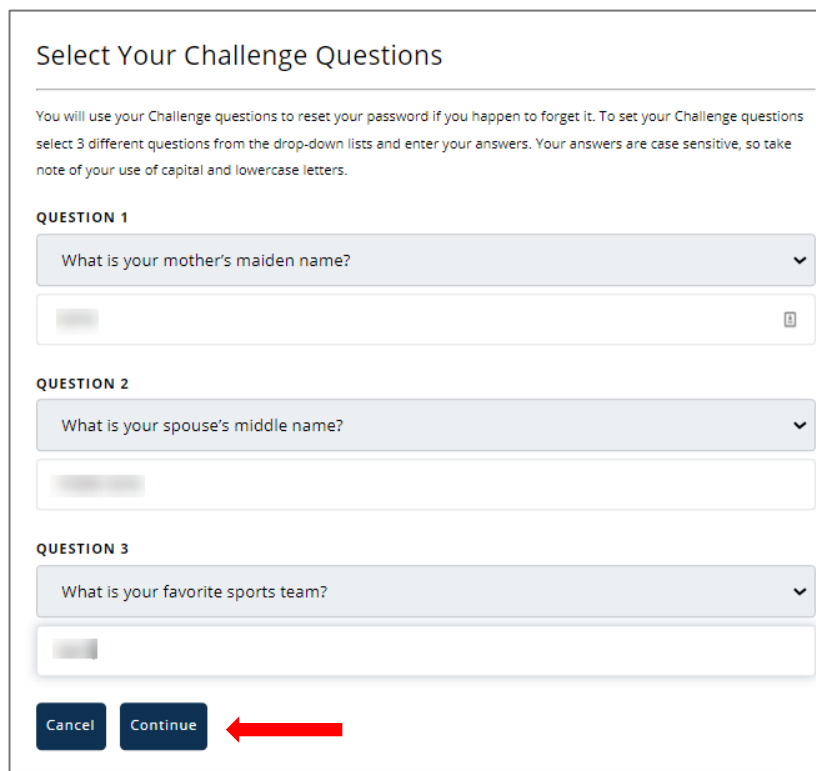


14. Click into the space below Question 1 and type your answer.



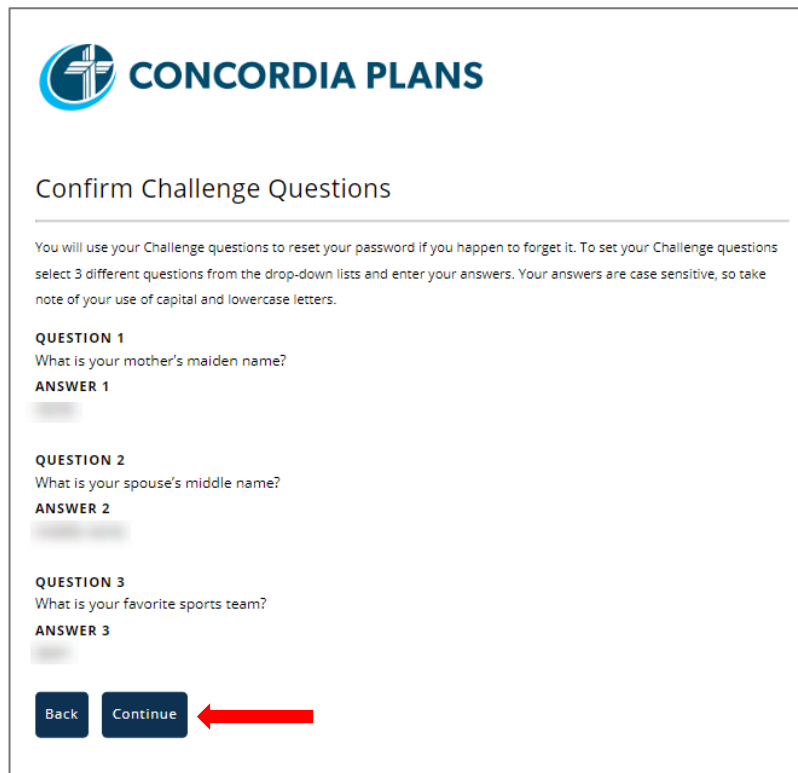
15. Repeat the two previous steps for **Question 2** and **Question 3**, using a different answer from the one used in Question 1.


Note: Answers to challenge questions are case sensitive.



16. Once you have established your challenge questions, click the **Continue** button.

The system will confirm your questions and answers.



 **CONCORDIA PLANS**


Confirm Challenge Questions

You will use your Challenge questions to reset your password if you happen to forget it. To set your Challenge questions select 3 different questions from the drop-down lists and enter your answers. Your answers are case sensitive, so take note of your use of capital and lowercase letters.

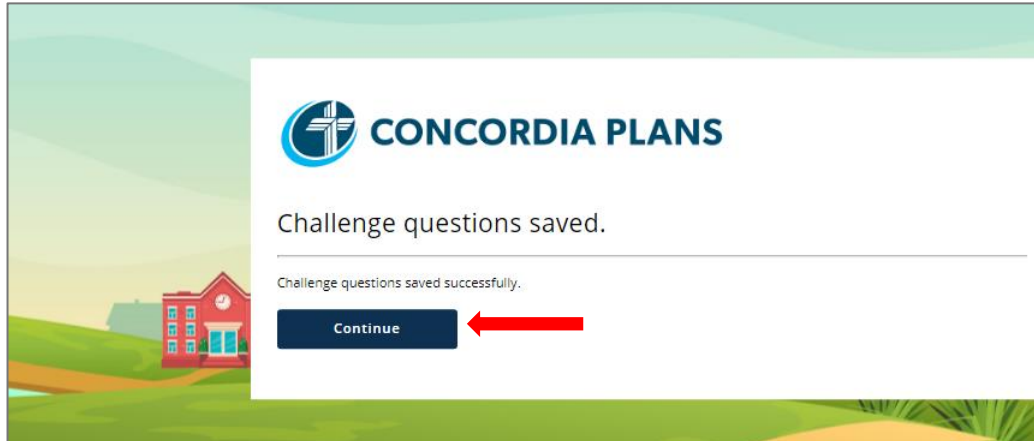
QUESTION 1
What is your mother's maiden name?
ANSWER 1

QUESTION 2
What is your spouse's middle name?
ANSWER 2

QUESTION 3
What is your favorite sports team?
ANSWER 3

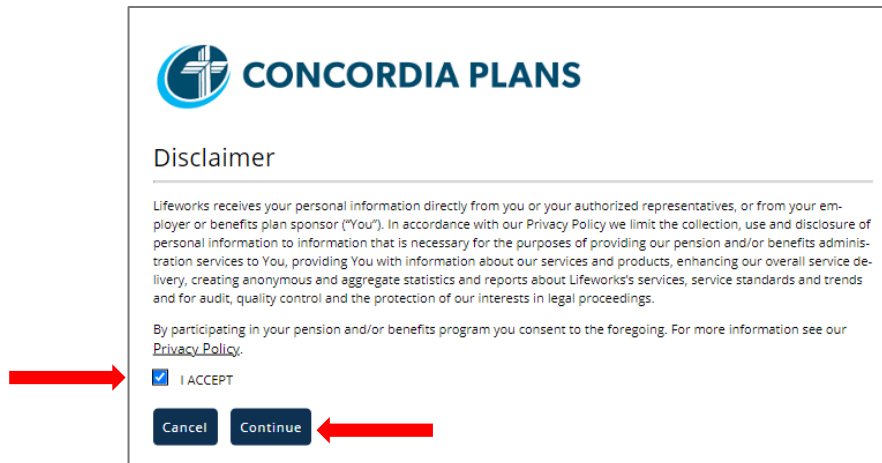


17. Click the **Continue** button.
Your challenge questions are saved successfully.



18. Click the **Continue** button.

The system displays a disclaimer for LifeWorks, the vendor with whom Concordia Plans works to provide your Member Portal.



CONCORDIA PLANS

Disclaimer

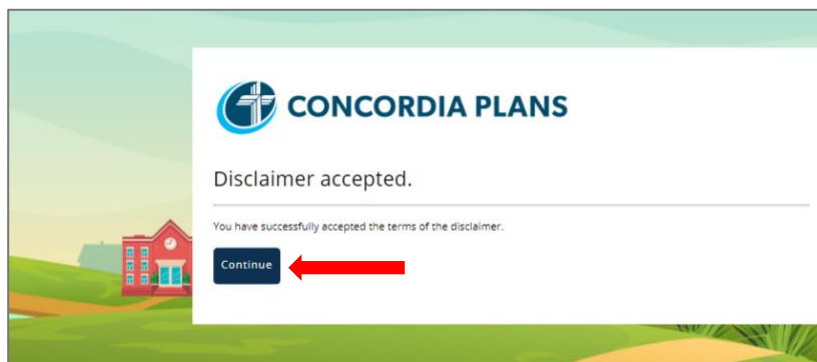
Lifeworks receives your personal information directly from you or your authorized representatives, or from your employer or benefits plan sponsor ("You"). In accordance with our Privacy Policy we limit the collection, use and disclosure of personal information to information that is necessary for the purposes of providing our pension and/or benefits administration services to You, providing You with information about our services and products, enhancing our overall service delivery, creating anonymous and aggregate statistics and reports about Lifeworks's services, service standards and trends and for audit, quality control and the protection of our interests in legal proceedings.

By participating in your pension and/or benefits program you consent to the foregoing. For more information see our [Privacy Policy](#).

☒ I ACCEPT

[Cancel](#) [Continue](#)

19. After reading the disclaimer, click the **I Accept** checkbox, and then click the **Continue** button. The system confirms acceptance of the terms of the disclaimer.



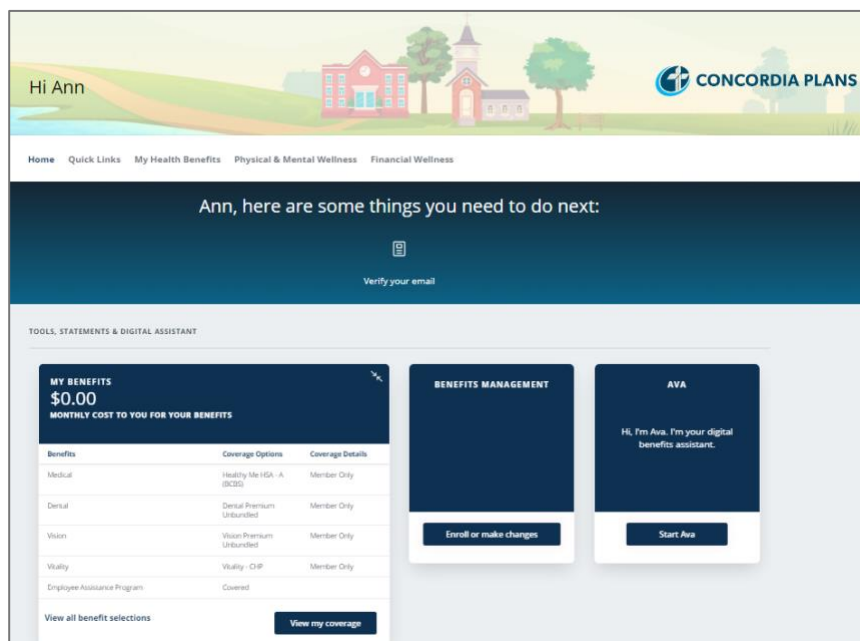
CONCORDIA PLANS

Disclaimer accepted.

You have successfully accepted the terms of the disclaimer.

[Continue](#)

20. Click the **Continue** button. The Concordia Plans Home screen displays.



Hi Ann

CONCORDIA PLANS

Home Quick Links My Health Benefits Physical & Mental Wellness Financial Wellness

Ann, here are some things you need to do next:

Verify your email

TOOLS, STATEMENTS & DIGITAL ASSISTANT

MY BENEFITS	MONTHLY COST TO YOU FOR YOUR BENEFITS	
Benefits	Coverage Options	Coverage Details
Medical	Healthy Med USA - A (BCBS)	Member Only
Dental	Dental Premium Unbundled	Member Only
Vision	Vision Premium Unbundled	Member Only
Voluntary - CHIP	Voluntary - CHIP	Member Only
Employee Assistance Program	Covered	

View all benefit selections [View my coverage](#)

BENEFITS MANAGEMENT

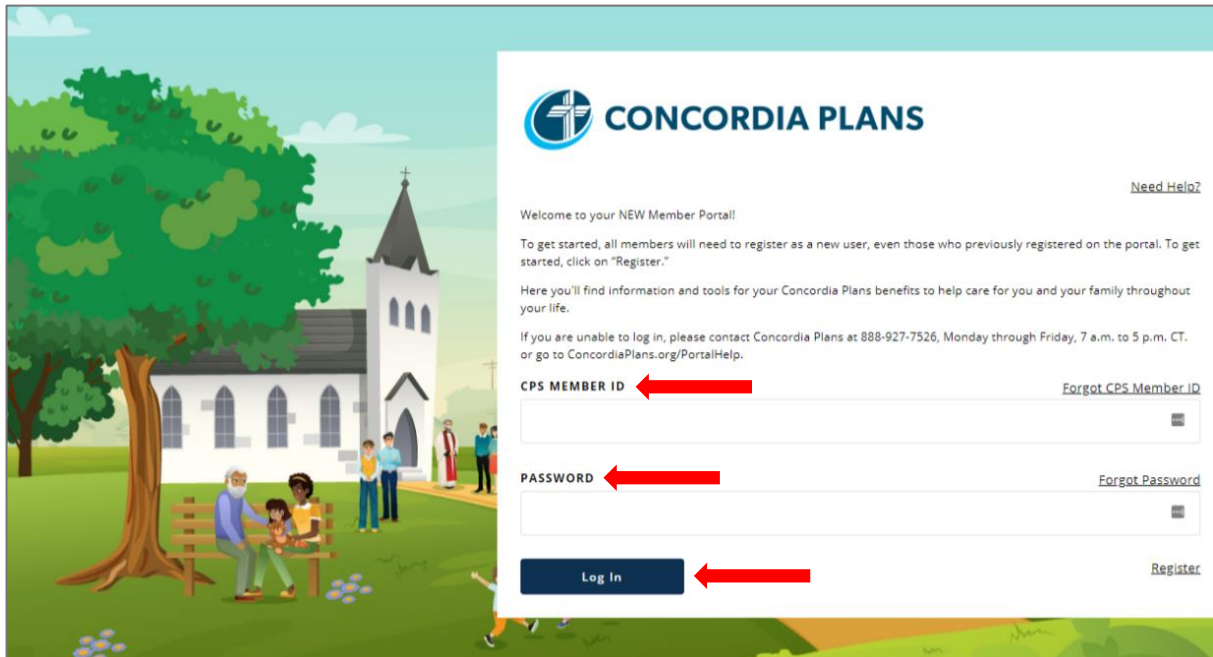
[Enroll or make changes](#)

AYA

Hi, I'm Aya. I'm your digital benefits assistant.

[Start Aya](#)

1.2 Member Login Screen



The login screen features a background illustration of a church and a family on a bench. The Concordia Plans logo is at the top right. A welcome message and instructions for new and existing users are provided. Below the text are input fields for 'CPS MEMBER ID' and 'PASSWORD', each with a 'Forgot' link. A 'Log In' button and a 'Register' link are at the bottom. Red arrows point to the input fields and the 'Log In' button.

CONCORDIA PLANS

[Need Help?](#)

Welcome to your NEW Member Portal!

To get started, all members will need to register as a new user, even those who previously registered on the portal. To get started, click on "Register."

Here you'll find information and tools for your Concordia Plans benefits to help care for you and your family throughout your life.

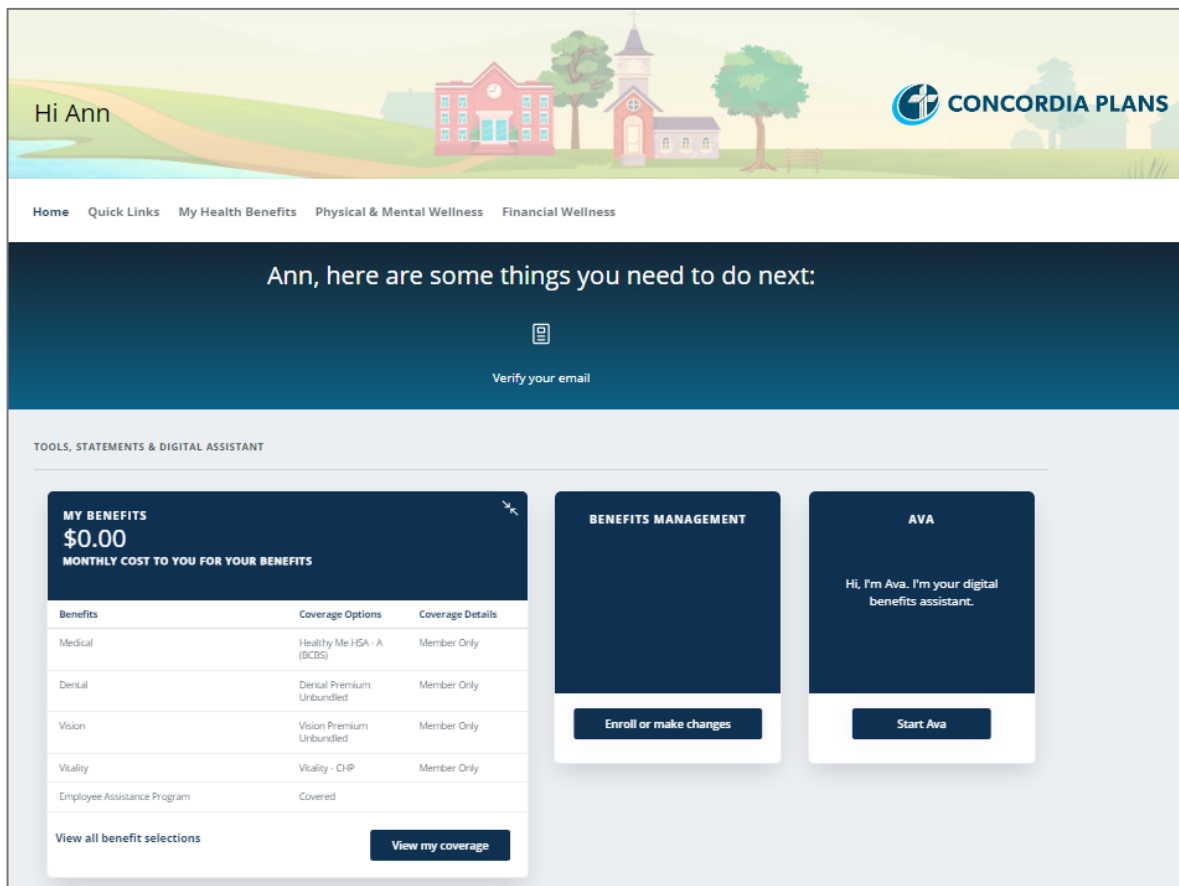
If you are unable to log in, please contact Concordia Plans at 888-927-7526, Monday through Friday, 7 a.m. to 5 p.m. CT, or go to ConcordiaPlans.org/PortalHelp.

CPS MEMBER ID [Forgot CPS Member ID](#)

PASSWORD [Forgot Password](#)

Log In [Register](#)

1. Type your member ID number in the **CPS Member ID** field.
2. Type your password in the **Password** field.
3. Click the **Login** button.
Your Member Portal Home screen displays.




The home screen displays a greeting 'Hi Ann' and a navigation bar with links: Home, Quick Links, My Health Benefits, Physical & Mental Wellness, and Financial Wellness. A dark blue banner contains the text 'Ann, here are some things you need to do next:' followed by a document icon and the text 'Verify your email'. Below this is a section titled 'TOOLS, STATEMENTS & DIGITAL ASSISTANT' containing three main cards: 'MY BENEFITS' showing a \$0.00 monthly cost, 'BENEFITS MANAGEMENT' with an 'Enroll or make changes' button, and 'AVA' with a 'Start Ava' button.

Hi Ann

CONCORDIA PLANS

[Home](#) [Quick Links](#) [My Health Benefits](#) [Physical & Mental Wellness](#) [Financial Wellness](#)

Ann, here are some things you need to do next:

 Verify your email

TOOLS, STATEMENTS & DIGITAL ASSISTANT

MY BENEFITS
\$0.00
MONTHLY COST TO YOU FOR YOUR BENEFITS

Benefits	Coverage Options	Coverage Details
Medical	Healthy Me HSA - A (BCBS)	Member Only
Dental	Dental Premium Unbundled	Member Only
Vision	Vision Premium Unbundled	Member Only
Vitality	Vitality - CHIP	Member Only
Employee Assistance Program	Covered	

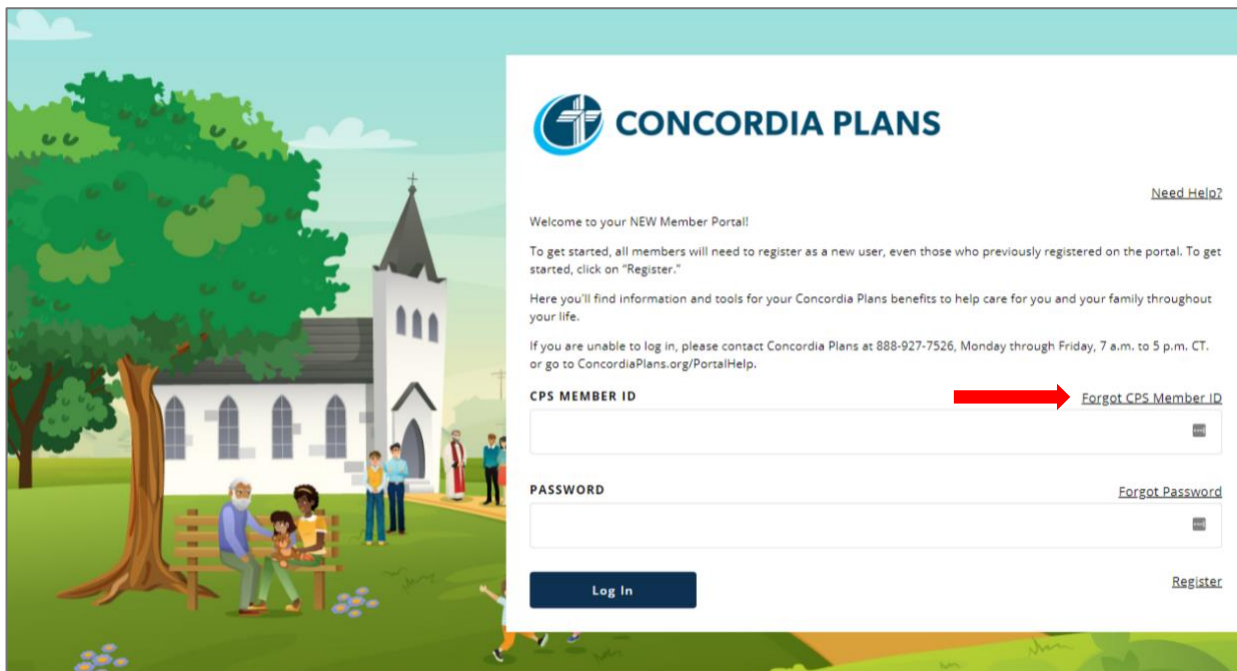
[View all benefit selections](#) [View my coverage](#)

BENEFITS MANAGEMENT
[Enroll or make changes](#)

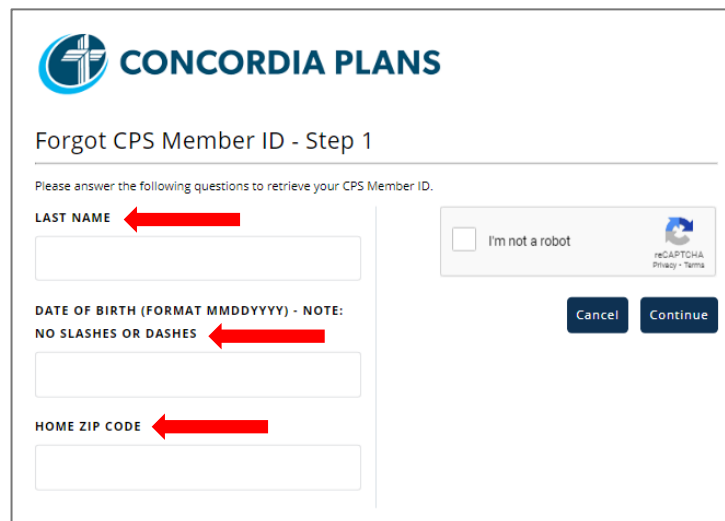
AVA
Hi, I'm Ava. I'm your digital benefits assistant.
[Start Ava](#)

1.2.1 Recover a Forgotten Member ID

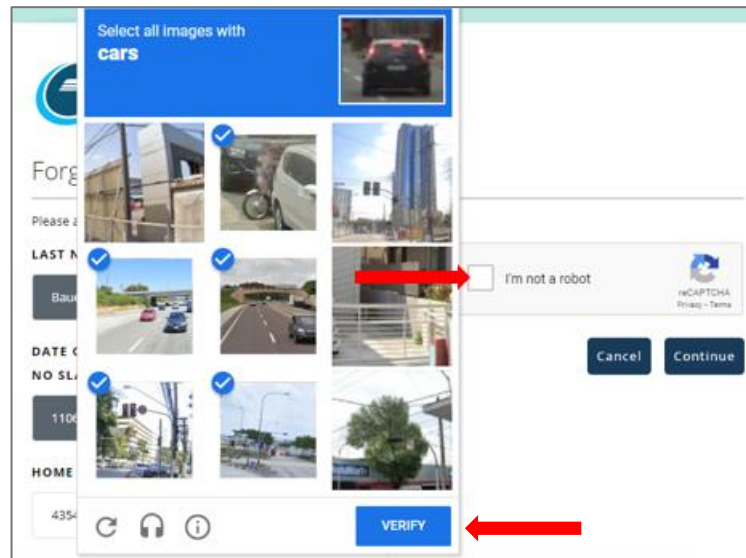
It happens. If you ever forget your CPS member ID number after registration, use the **Forgot CPS Member ID** link on the login screen to recover it.



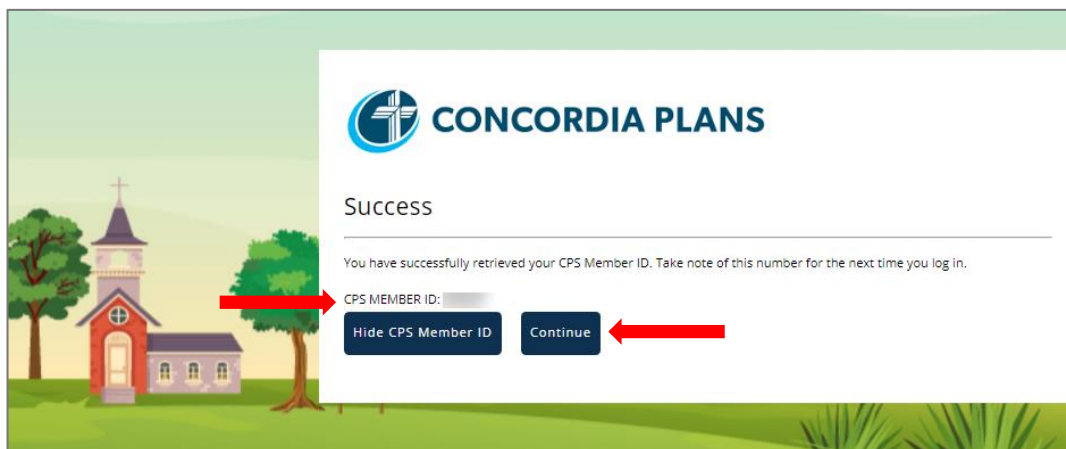
1. Click the **Forgot CPS Member ID** link at the right of the CPS Member ID field. The Forgot CPS Member ID – Step 1 window displays.



2. Type your last name in the **Last Name** field.
3. Type your date of birth in the **Date of Birth** field.
Use the format as indicated, all numeric digits with no dashes or slashes.
4. Type your home zip code in the **Home Zip Code** field.
Use the first five digits only.



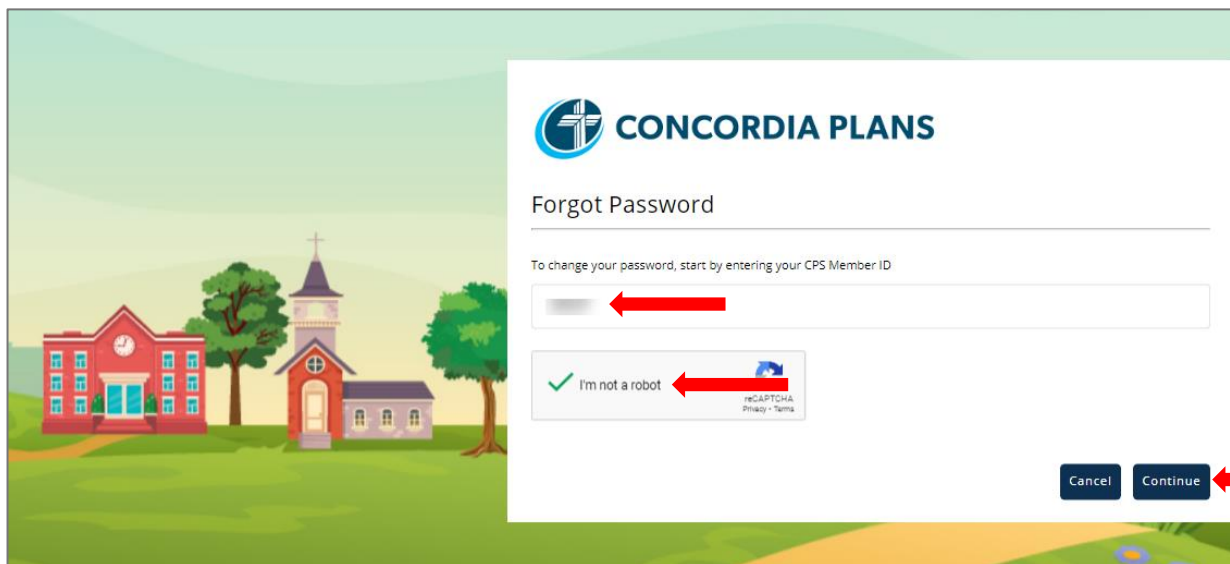
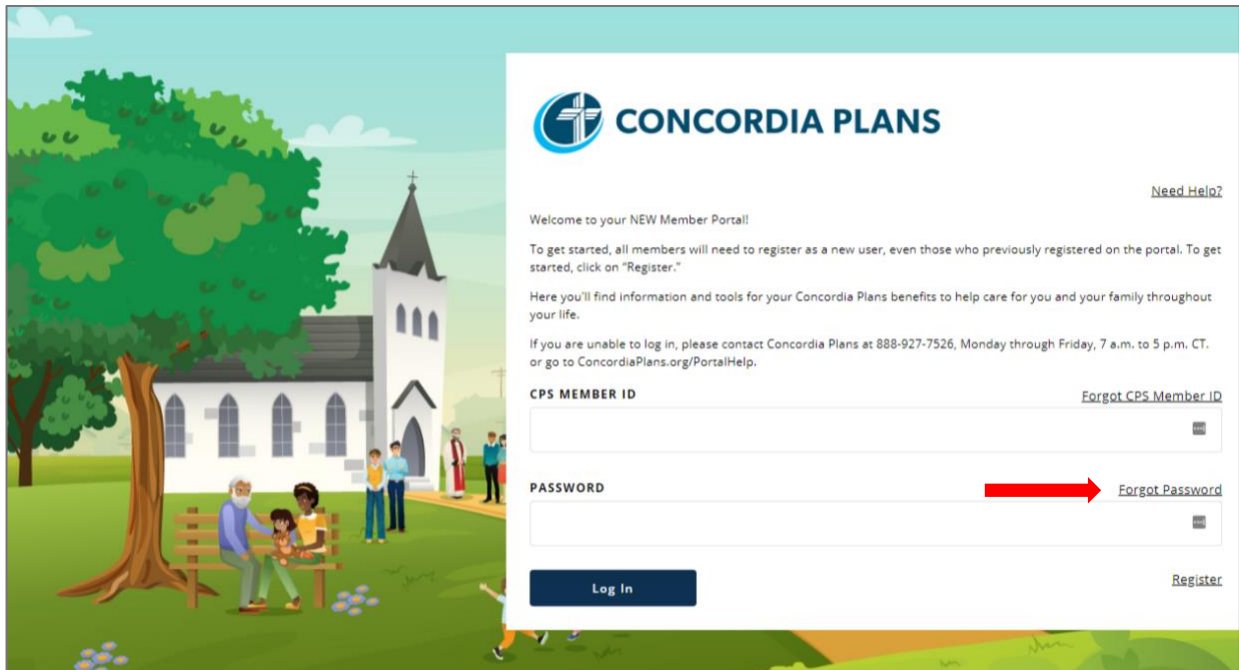
5. Click the **I'm not a robot** checkbox; select all appropriate images and click the **Verify** button, and then click the **Continue** button.
The Success window displays.
6. Click the **Show CPS Member ID** button.
The window displays the CPS Member ID number.



7. Make a note of your CPS Member ID number and click the **Continue** button.
The system returns to the login screen.

1.2.2 Reset a Forgotten Password

1. Should you forget your password after registration, click the **Forgot Password** link at the right of the Password field.
The Forgot Password window displays.



2. Type your CPS Member ID number in the **CPS Member ID** field.
3. Click the **I'm not a robot** checkbox; select all appropriate images and click the **Verify** button, and then click the **Continue** button.

The Forgot Password window prompts you for the challenge question responses you provided during registration.

CONCORDIA PLANS

Forgot Password

To change your password, complete all challenge questions below. Note that your answers are case sensitive.

Employee ID: 396937

Question: What is your mother's maiden name?

Question: What is your spouse's middle name?

Question: What is your favorite sports team?

Cancel Submit

4. Type your answers into the appropriate fields, and then click the **Submit** button. The Change Password window displays.

CONCORDIA PLANS

Change Password

- Must contain a minimum of 8 and a maximum of 12 alphanumeric characters.
- Cannot contain your CPS Member ID.
- Cannot contain your first or last name.
- Must contain at least one lowercase letter.
- Must contain at least one uppercase letter.
- Must contain at least one number.
- Must contain a special character, such as, but not limited to "!", "@", "\$", "#", "*".
- Cannot be one of your previous 6 passwords.
- Cannot be repeated within the past 365 days.

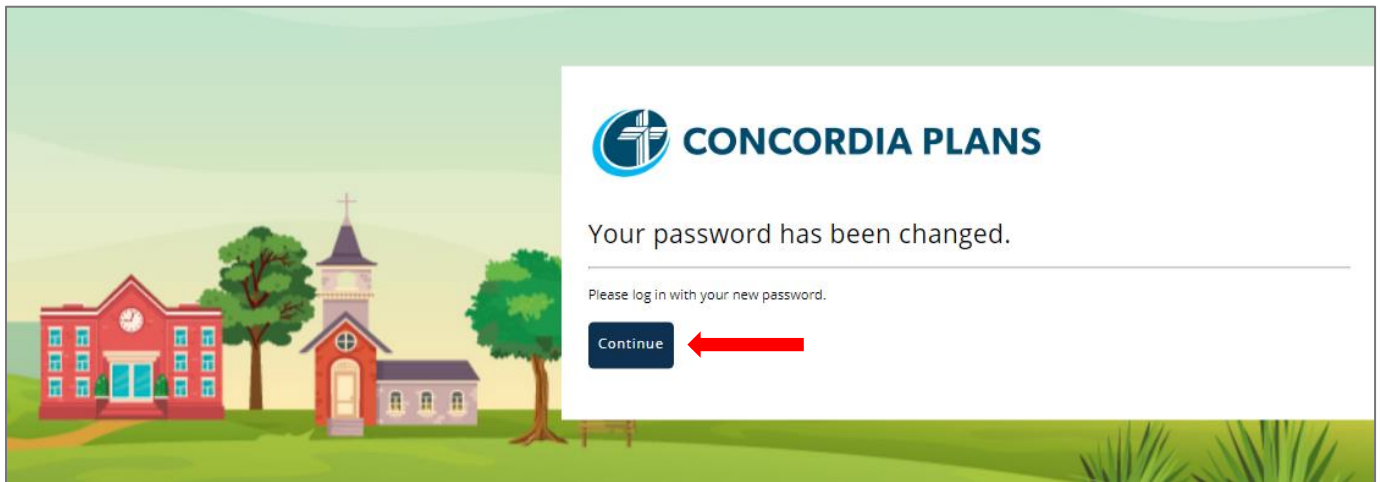
NEW PASSWORD

CONFIRM PASSWORD

Back Save Changes

5. Enter your new password into the **New Password** and **Confirm Password** fields, and then click the **Save Changes** button.

The system confirms your change.



6. Click the **Continue** button to return to the login screen and log in with your new password.

2 Home Page Navigation

Completion of the one-time registration process takes you directly to the system Home Page.

The screenshot shows the Concordia Plans Home Page for a user named Ann. The header features a colorful illustration of a school building and trees, with the text "Hi Ann" on the left and the "CONCORDIA PLANS" logo on the right. Below the header is a navigation bar with links: Home, Quick Links, My Health Benefits, Physical & Mental Wellness, and Financial Wellness. A large blue banner below the navigation bar contains the text "Ann, here are some things you need to do next:" followed by a document icon and the text "Verify your email". Below the banner is a section titled "TOOLS, STATEMENTS & DIGITAL ASSISTANT". This section contains three main cards: "MY BENEFITS" showing a monthly cost of \$0.00, "BENEFITS MANAGEMENT", and "AVA" (the digital assistant). The "MY BENEFITS" card includes a table of benefits and a "View my coverage" button. The "BENEFITS MANAGEMENT" card has an "Enroll or make changes" button. The "AVA" card has a "Start Ava" button.

Hi Ann

CONCORDIA PLANS

Home Quick Links My Health Benefits Physical & Mental Wellness Financial Wellness

Ann, here are some things you need to do next:

Verify your email

TOOLS, STATEMENTS & DIGITAL ASSISTANT

MY BENEFITS
\$0.00
MONTHLY COST TO YOU FOR YOUR BENEFITS

Benefits	Coverage Options	Coverage Details
Medical	Healthy Me HSA - A (BCBS)	Member Only
Dental	Dental Premium Unbundled	Member Only
Vision	Vision Premium Unbundled	Member Only
Vitality	Vitality - CHIP	Member Only
Employee Assistance Program	Covered	

View all benefit selections View my coverage

BENEFITS MANAGEMENT

Enroll or make changes

AVA

Hi, I'm Ava. I'm your digital benefits assistant.

Start Ava

Upon logging in, the blue banner will remind you to complete any outstanding events. This is how you will be informed when your Enrollment period begins.

This block is a close-up of the blue banner mentioned in the text. It contains the text "Ann, here are some things you need to do next:" followed by a document icon and the text "Verify your email".

Ann, here are some things you need to do next:

Verify your email

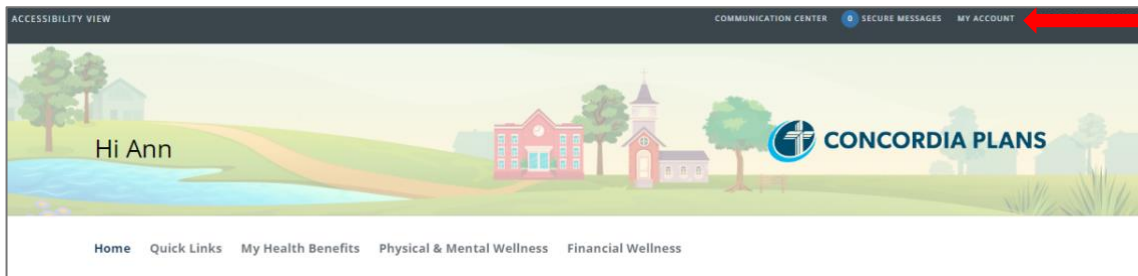
2.1 Home Page – Top Right Menu

Use this menu to access your Personal Statement of Benefits (PSOB) in the Communication Center, view secure messages, adjust account settings, contact Concordia Plans, and to log out at the end of a session.

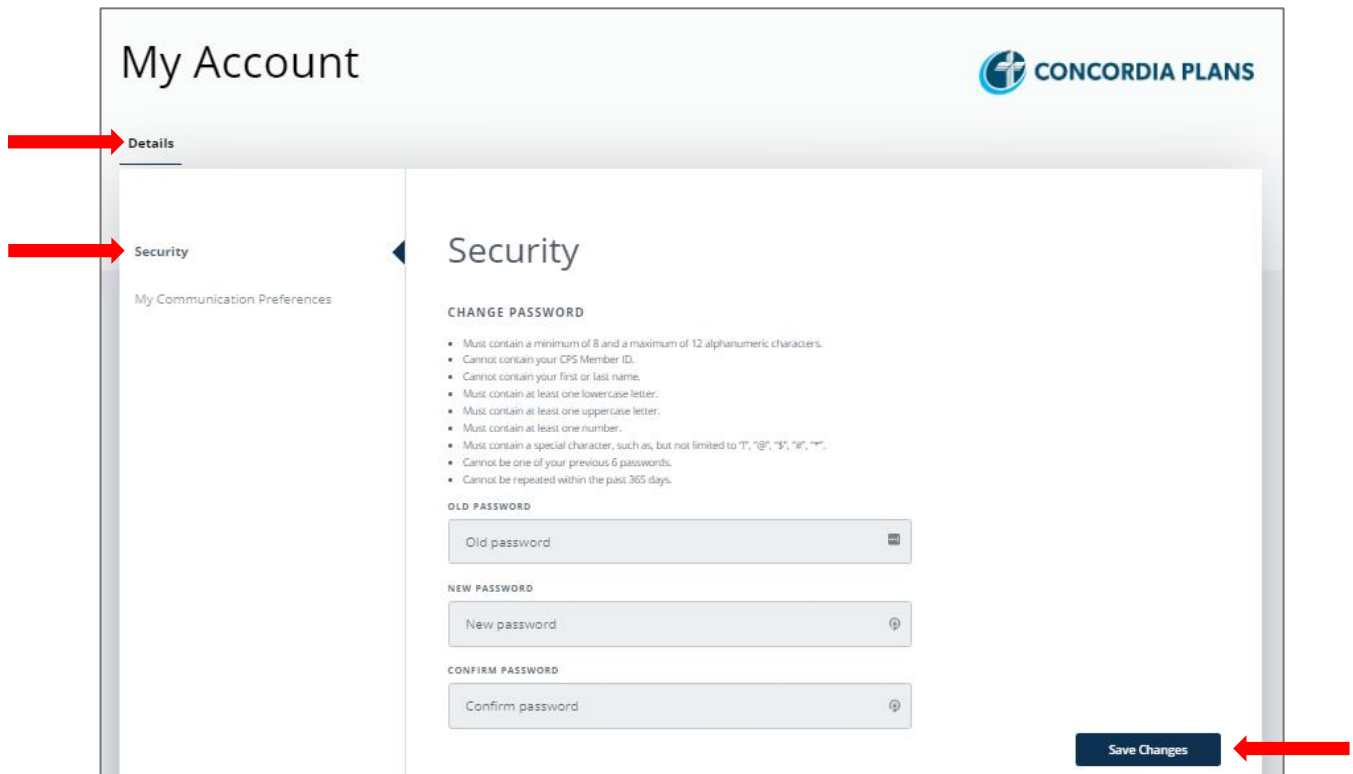
Your PSOB is generated quarterly. When you have one to review, you will be able to see it as a document in the Communication Center.

2.1.1 My Account

The My Account option allows for changes to your password or challenge questions.



1. Click the **My Account** menu option.
The My Account Details object opens with the Security option active.



If you wish to reset your password:

2. Click into the **Old Password** field and type the password you set during the registration process.
3. Click into the **New Password** field and type your new preferred password.
4. Click into the **Confirm Password** field and retype the password you chose in the previous step.
5. Click the **Save Changes** button to complete the password change.

My Communication Preferences in the Details section allows for changes to settings for electronic delivery of notifications regarding changes to your benefits.

1. Click the **My Communication Preferences** option under Details.

The screenshot shows the 'My Account' page for Concordia Plans. The left sidebar has a 'Details' section with 'My Communication Preferences' highlighted by a red arrow. The main content area is titled 'Communication Preference' and includes a list of terms and conditions. Below this is a 'COMMUNICATIONS DELIVERY' section with a drop-down menu showing 'Email' selected. A red arrow points to the 'Save Changes' button in the bottom right corner.

2. Click the drop-down arrow under **Communications Delivery** and make the appropriate selection.
3. Click the **Save Changes** button when finished.
4. Scroll down this screen to enter or update your email address(es) or phone number(s).

Email Collection: Enter your home and/or work email address(es) and indicate which of the addresses is your preferred method of receiving emailed benefits communications.

The screenshot shows the 'EMAIL COLLECTION' form. It has two text input fields for 'HOME' and 'WORK' email addresses. Below these is a 'PREFERRED EMAIL OPTION' section with a drop-down menu showing 'Home' selected. A 'Save Changes' button is located at the bottom right.

Phone Collection: Enter your home, work and/or cell phone number(s) and indicate which of the numbers is your preferred method of phone communication regarding benefits changes.

PHONE COLLECTION

HOME

WORK

CELL

PREFERRED PHONE NUMBER

Save Changes

Address

ADDRESS

ADDRESS 1

ADDRESS 2

ADDRESS 3

CITY

COUNTRY

Save Changes

Update your Address:

5. Type your appropriate entries into **Address 1**, **Address 2**, **Address 3**, **City**, and **Zip Code** fields.
6. Click the drop-down arrows and make the appropriate selections for **Country**, **Mailing Preference**, and **State**.
Select **Yes** for Mailing Preference if you want to receive mail about benefits changes at this address.
7. Click the **Save Changes** button after updating each section.



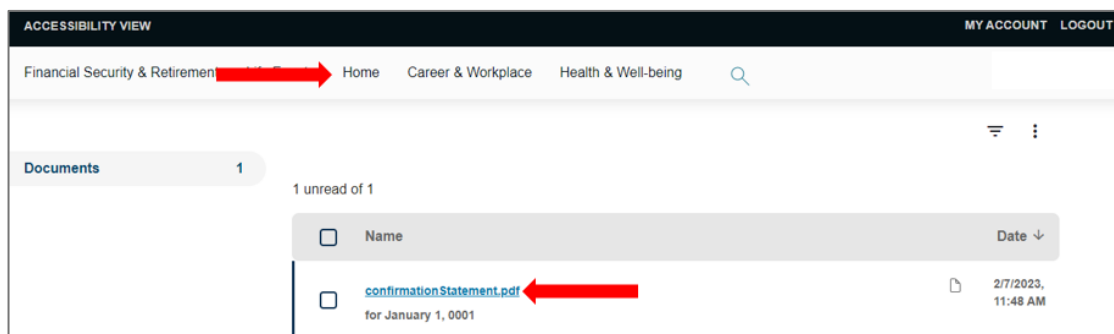
2.1.2 Communication Center/Personal Statement of Benefits (PSOB), Secure Messages, Contact Us, and Logout

The Communication Center displays your Personal Statement of Benefits (PSOB), information about your account and any changes, and other documents. The number icon indicates when you have a document to review.



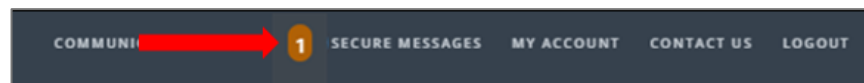
The PSOB is currently under construction and will be generated quarterly. When you have one to review, you will be able to see it as a document in the Communication Center.

1. Click the **Communication Center** option in the top right menu. Your documents will display on the Documents screen.

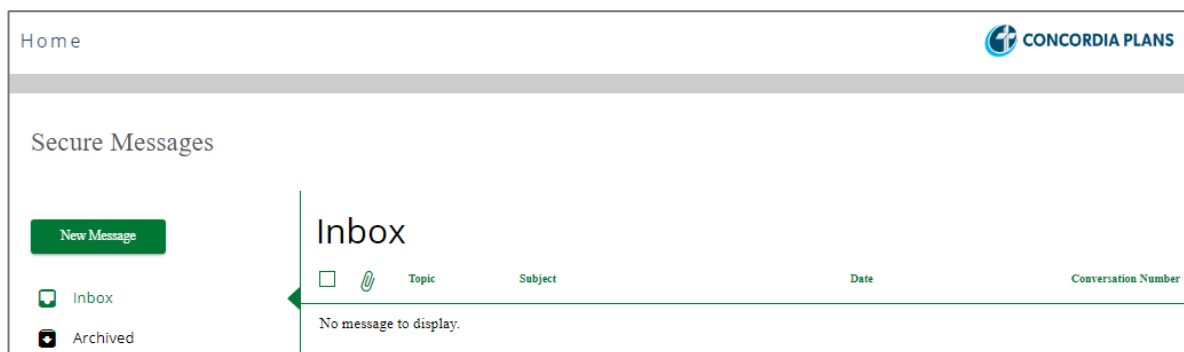


2. Click the document link to open the document.
3. Click the **Home** option at the top of the screen to return to your Member Portal Home screen.

Secure Messages displays notices of documents or other correspondence sent by Concordia Plans regarding benefits changes. The number icon indicates when you have a message to review.



4. Click the **Secure Messages** option in the top right menu. The Secure Messages screen displays. Received messages will display in the Inbox.



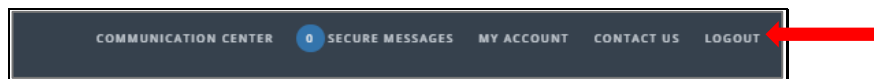
5. Click a message to open it.
6. Click the **Home** option at the top of the screen to return to your Member Portal Home screen.

Contact Us displays the phone number and available hours for Concordia Plans.

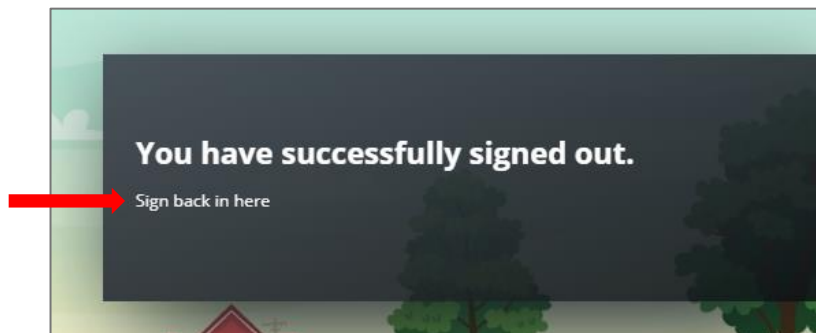
7. Click the **Contact Us** option in the top right menu.
The Concordia Plans contact information displays in a pop-up window.



8. Click a blank space on the screen to close the contact information pop-up.
Use Logout to end your benefits session.



9. Click the **Logout** option in the top right menu.
The system confirms a successful sign-out.



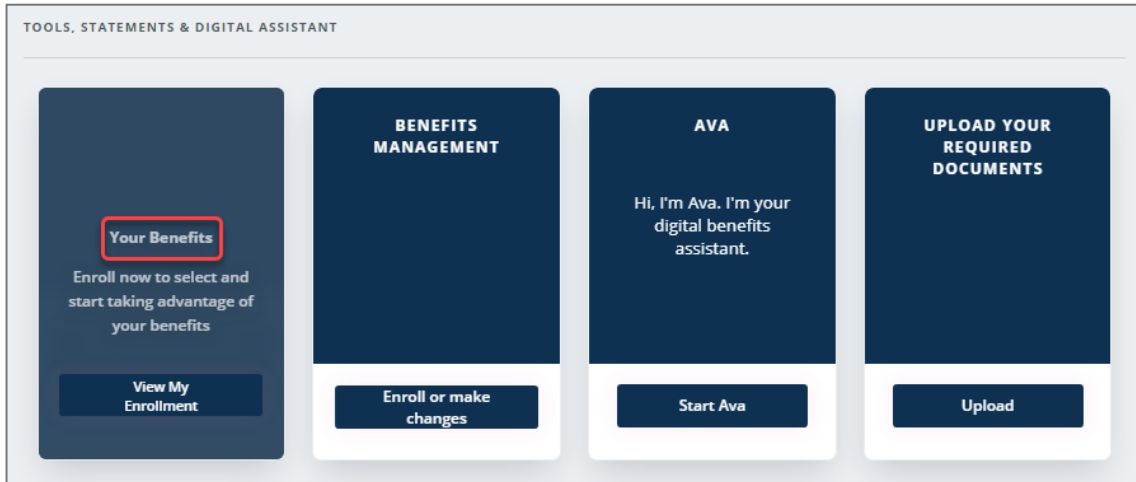
10. Click the **Sign back in here** link to sign in again and return to your benefits.

2.2 Home Page – Additional Resources

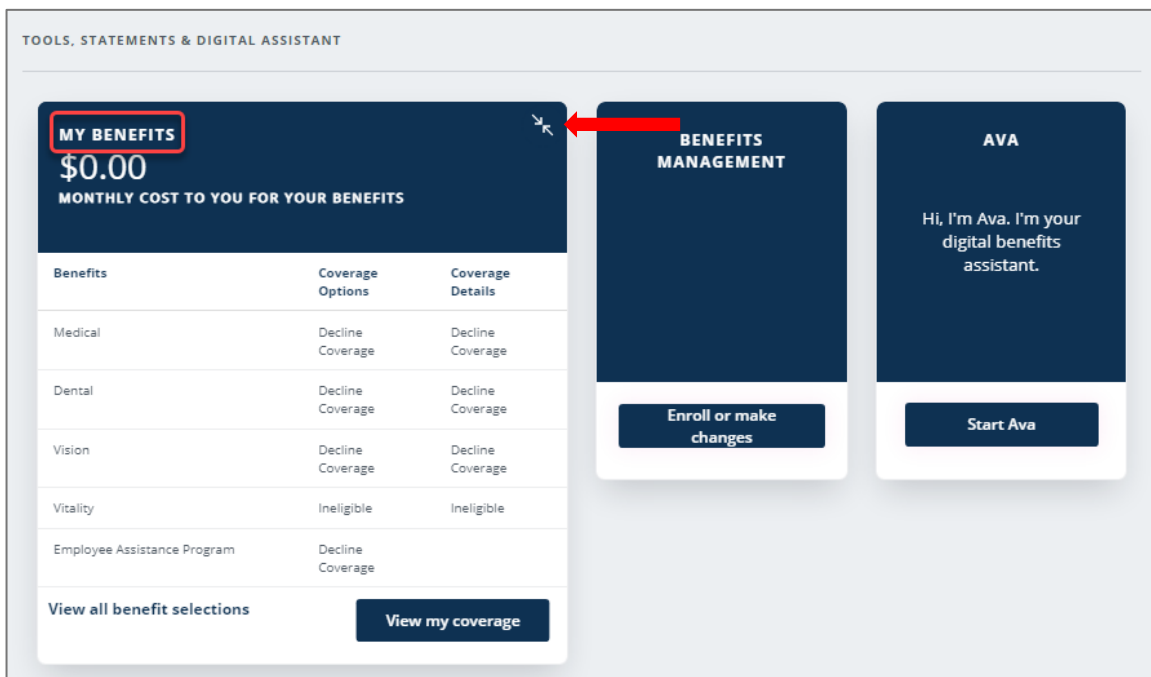
2.2.1 Tools, Statements and Digital Assistant

The Home screen displays your collection of Tools.

In the example below, the **Your Benefits** tool is darkened. This picture represents a new user who has not yet elected any benefits.

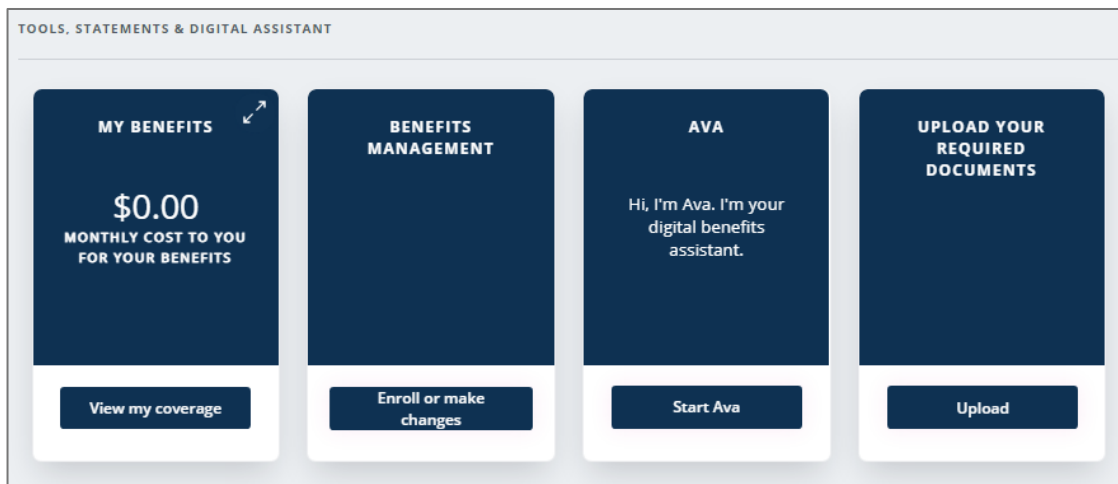


For a user with established benefits, the tool is renamed as **My Benefits** and is used to view current benefits selections.

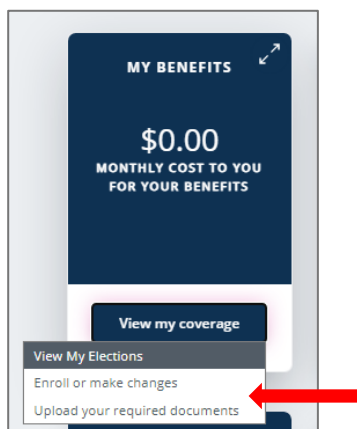


In this example, My Benefits is expanded – note the double arrow icon in the top right corner.

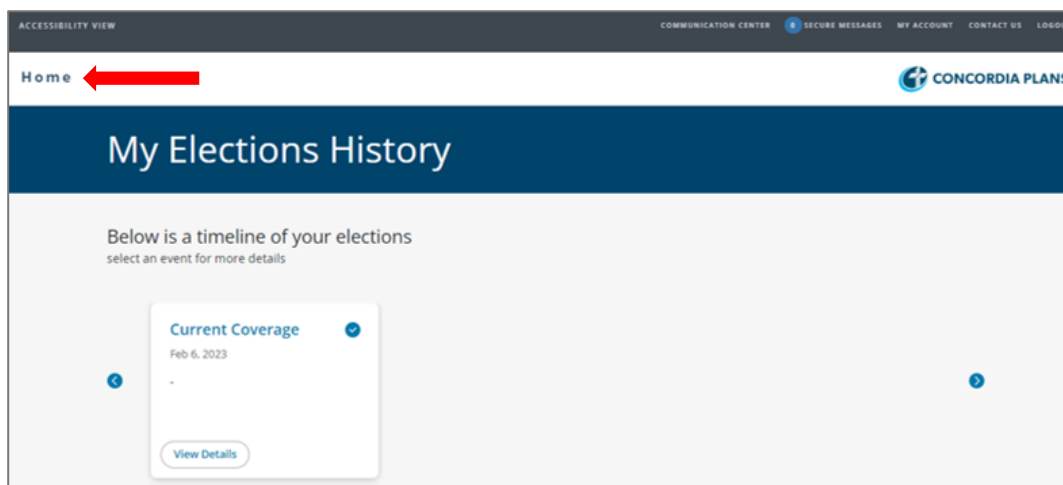
1. Click the double arrow icon or anywhere on the My Benefits card.
The card reduces to the same size as the others on screen.



2. Click the **View my coverage** button.
A menu of choices displays.

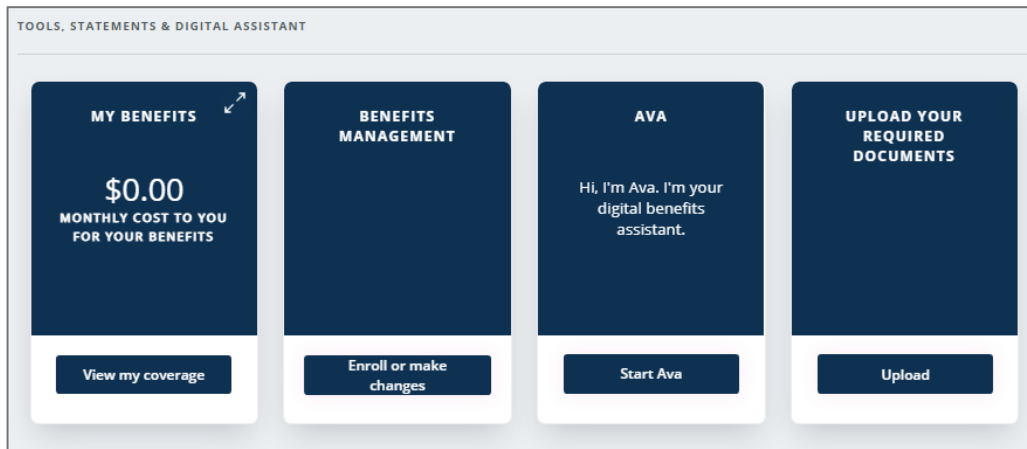


3. Select **View My Elections**.
The My Elections History screen displays.



Use this screen to review your current, past, or future coverages.

4. Click the **Home** link to return to your Member Portal Home screen.

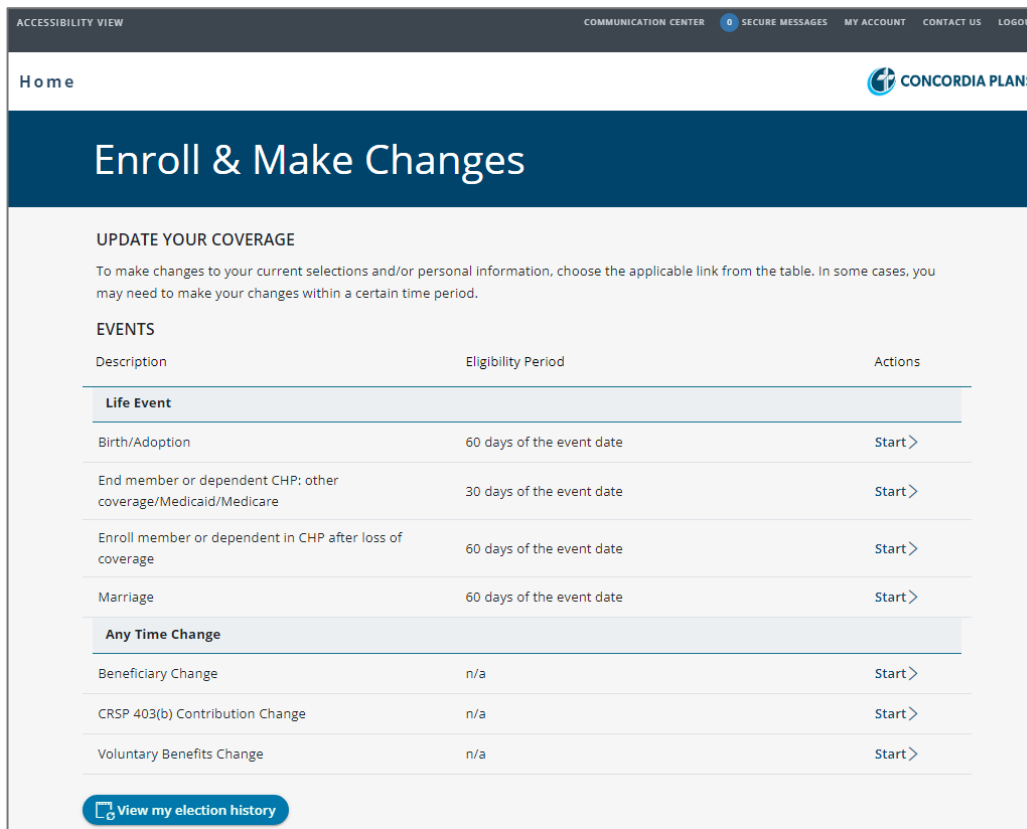


Click the button at the bottom of the other cards to display a menu or to initiate a process.

The **Benefits Management** tool is used to enroll in new benefits selections and to make changes or updates to coverages.

1. Click the **Enroll or Make Changes** button.

The system advances to the Enroll and Make Changes – Update Your Coverage screen.



This is where you can make changes to your benefits resulting from a Qualified Life Event (QLE), such as a birth, marriage, or divorce. You can also make changes at any time to voluntary benefits, CRSP 403(b) elections and beneficiary information.

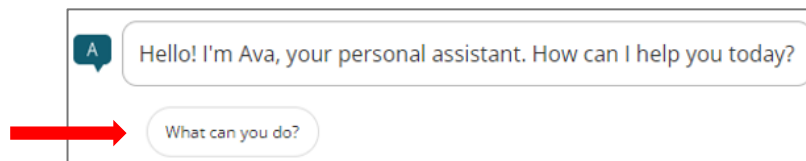
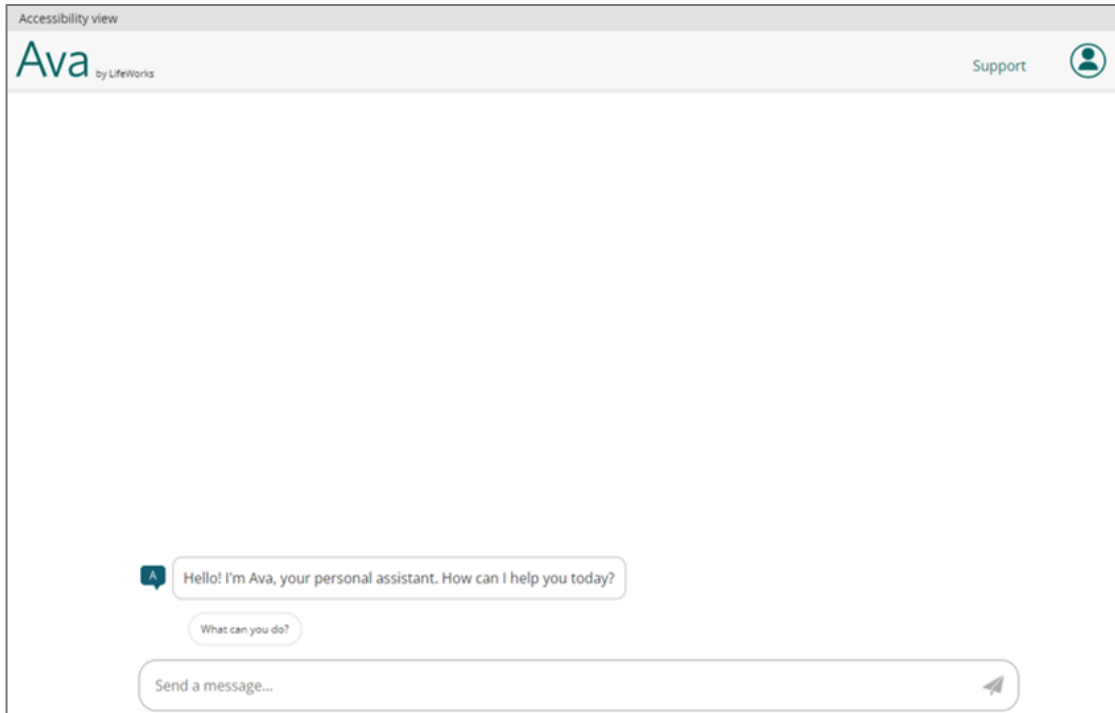
2. Click the **Home** link to return to your Member Portal Home screen.

Ava is a digital assistant, used to provide you with automated help and support

Note: Ava is programmed to answer specific questions, but is not a chat session with a CPS Representative. If you'd like personal assistance from a CPS agent, please contact us at 888-927-7526 or info@concordiaplans.org.

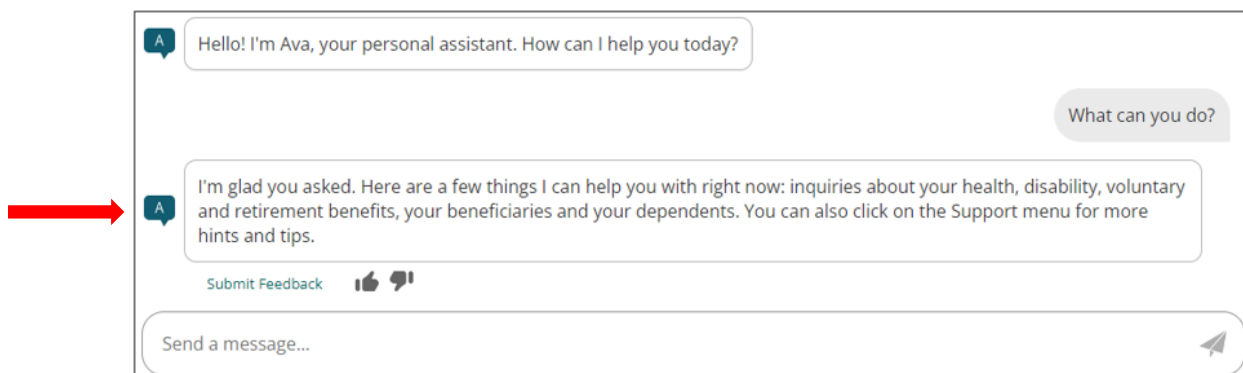
1. Click the **Start Ava** button.

A new browser tab opens to the Ava by LifeWorks screen.

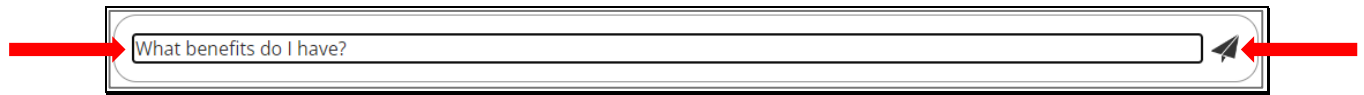


2. Click the **What can you do?** button.

Ava responds.

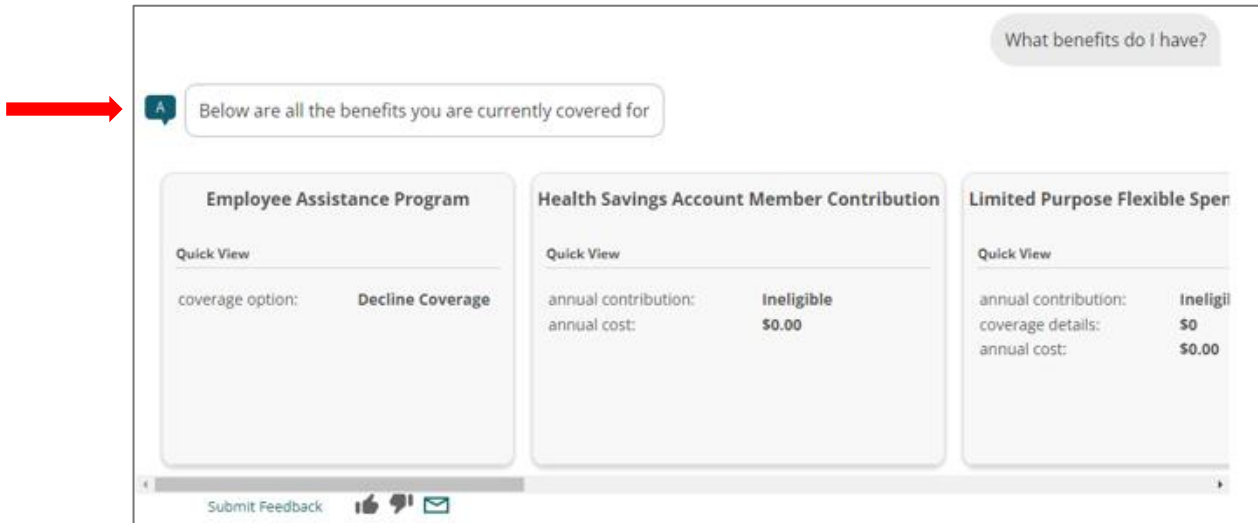


Type a message to Ava:



What benefits do I have?




3. Type a question in the **Send a message** field and click the **Send** button (paper airplane icon). Ava responds.



What benefits do I have?

A Below are all the benefits you are currently covered for

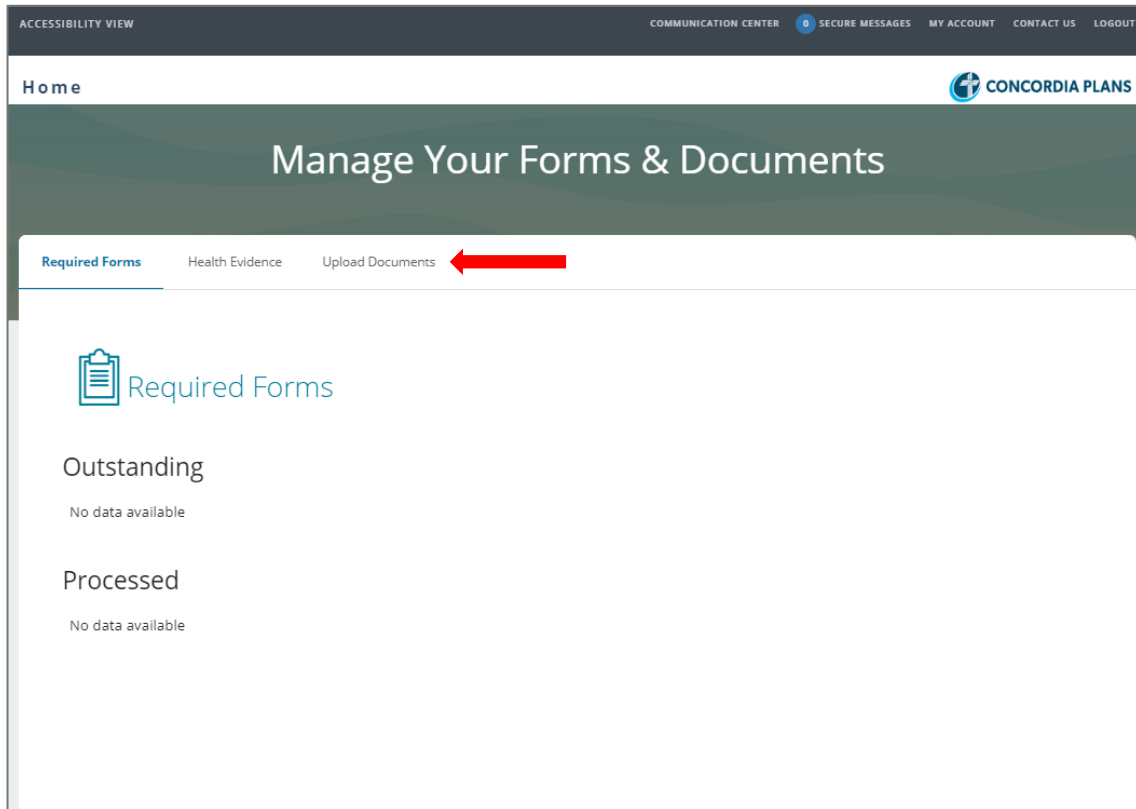
Employee Assistance Program	Health Savings Account Member Contribution	Limited Purpose Flexible Spending Account
Quick View	Quick View	Quick View
coverage option: Decline Coverage	annual contribution: Ineligible annual cost: \$0.00	annual contribution: Ineligible coverage details: \$0 annual cost: \$0.00

Submit Feedback   

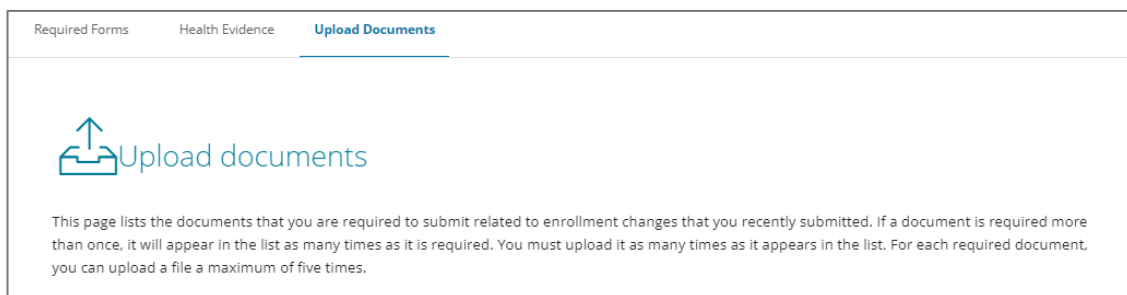
4. Close the Ava browser tab when finished to return to your Member Portal Home screen.

Upload Your Required Documents is used when additional documentation is required by CPS to complete your enrollment. Follow the steps below to upload your required documents:

1. Click the **Upload** button on the **Upload Your Required Documents** card.
The Manage Your Forms and Documents screen displays.



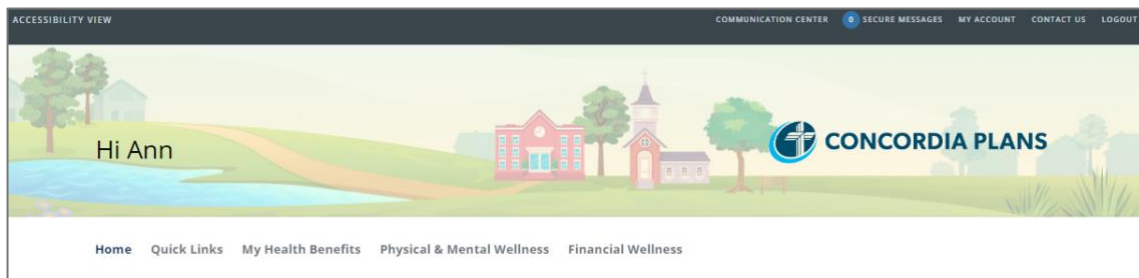
2. Click the **Upload Documents** tab.
If documents are required, a list of document tasks displays.



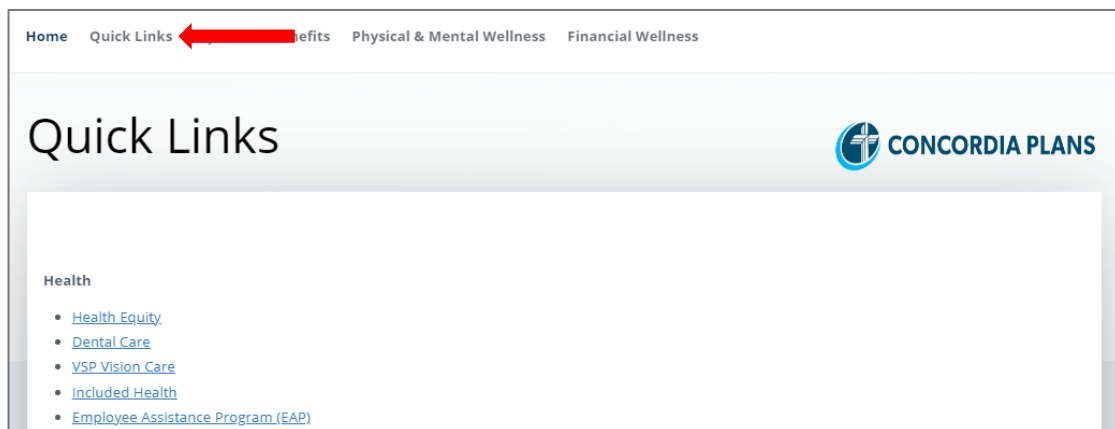
3. Click the **Home** link to return to your Member Portal Home screen.

2.2.2 Quick Links, My Health Benefits, Physical Wellness, Financial Wellness

Tabs at the top of the Home screen provide access to links, featured benefits, and other information.

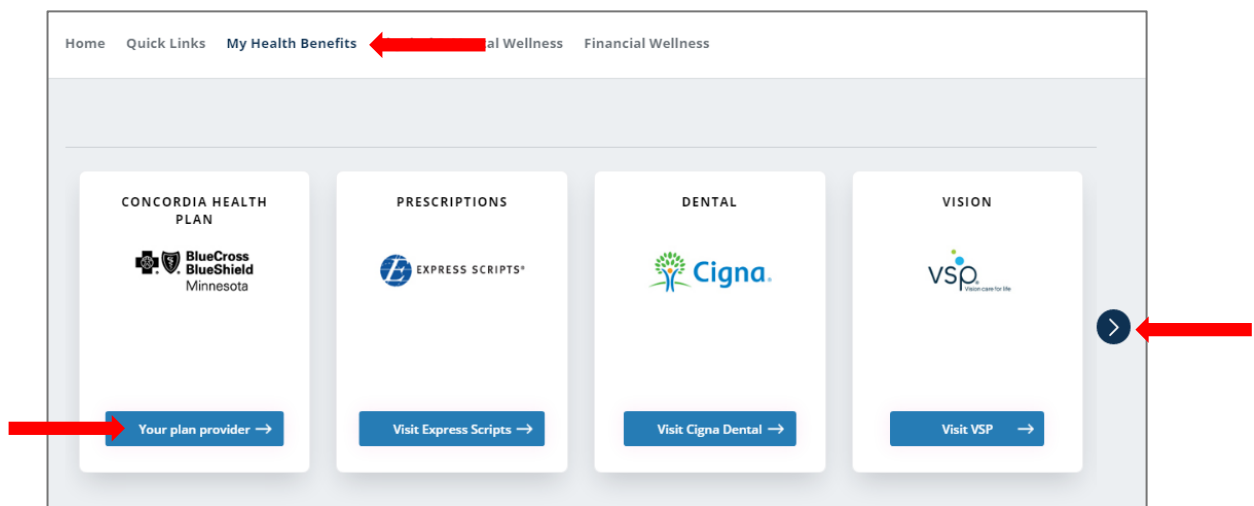


1. The **Quick Links** tab displays a collection of links, some of which are enabled for single-sign-on.



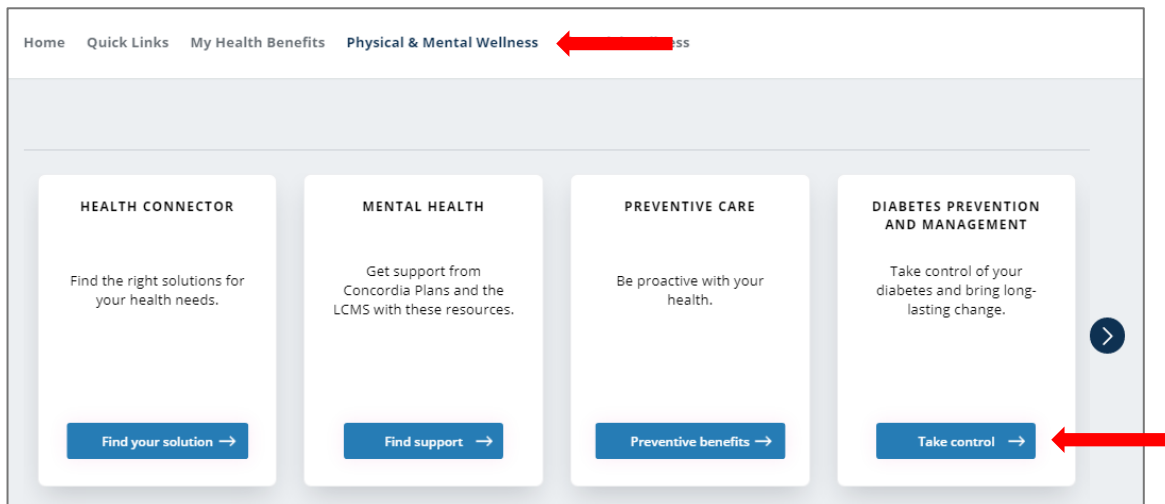
Clicking a link will open a new tab with that program's site. **Members will need to log in manually the first time to all sites; after that, single-sign-ons (SSOs) will pass you through to participating sites automatically.** For sites that do not have a single-sign-on automatic login option, you can choose to save your login credentials in your browser or manually sign in each time.

2. The **My Health Benefits** tab displays your collection of health benefit cards. Click the arrow to display additional cards.

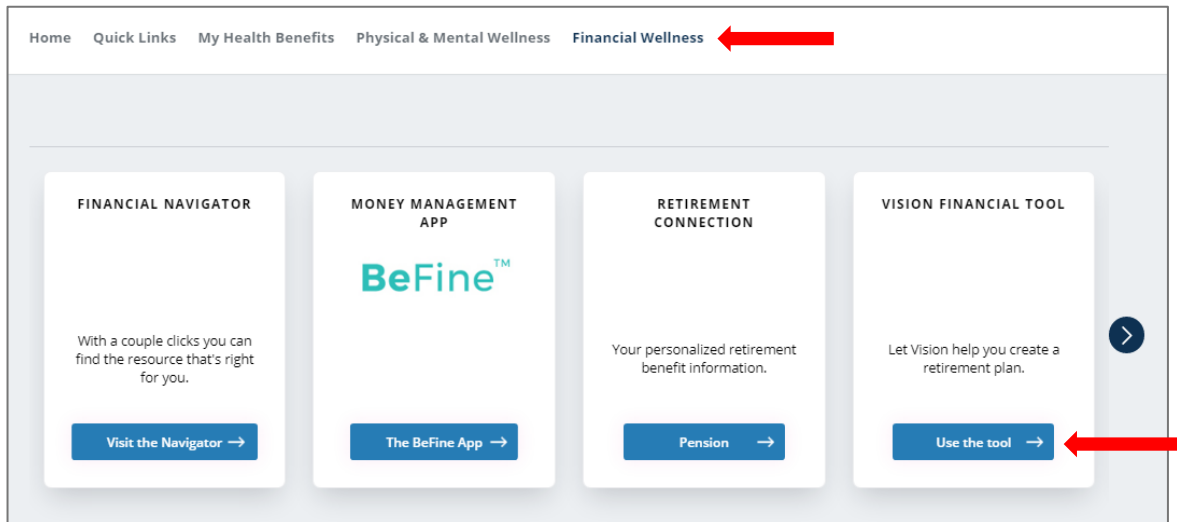


3. Click a benefit card button or logo to open a new browser tab for that provider's site. For those with a single-sign-in option, after registering the first time, the link will open directly to your personal portal on the provider's site.

4. The **Physical & Mental Wellness** tab displays a collection of wellness solutions available to you.



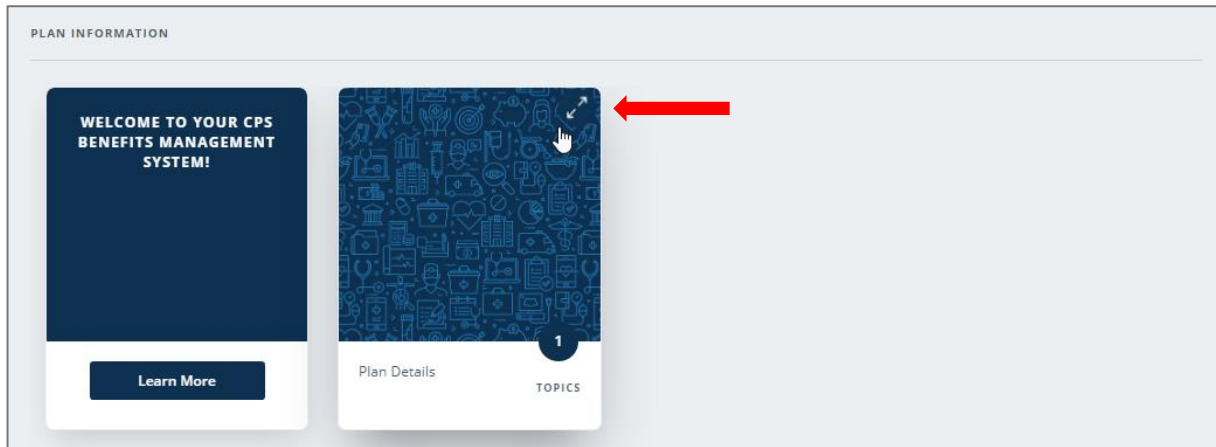
5. Click one of the buttons to access additional information.
6. The **Financial Wellness** tab displays financial tools and resources available to you.



7. Click one of the buttons or logos to access these resources.

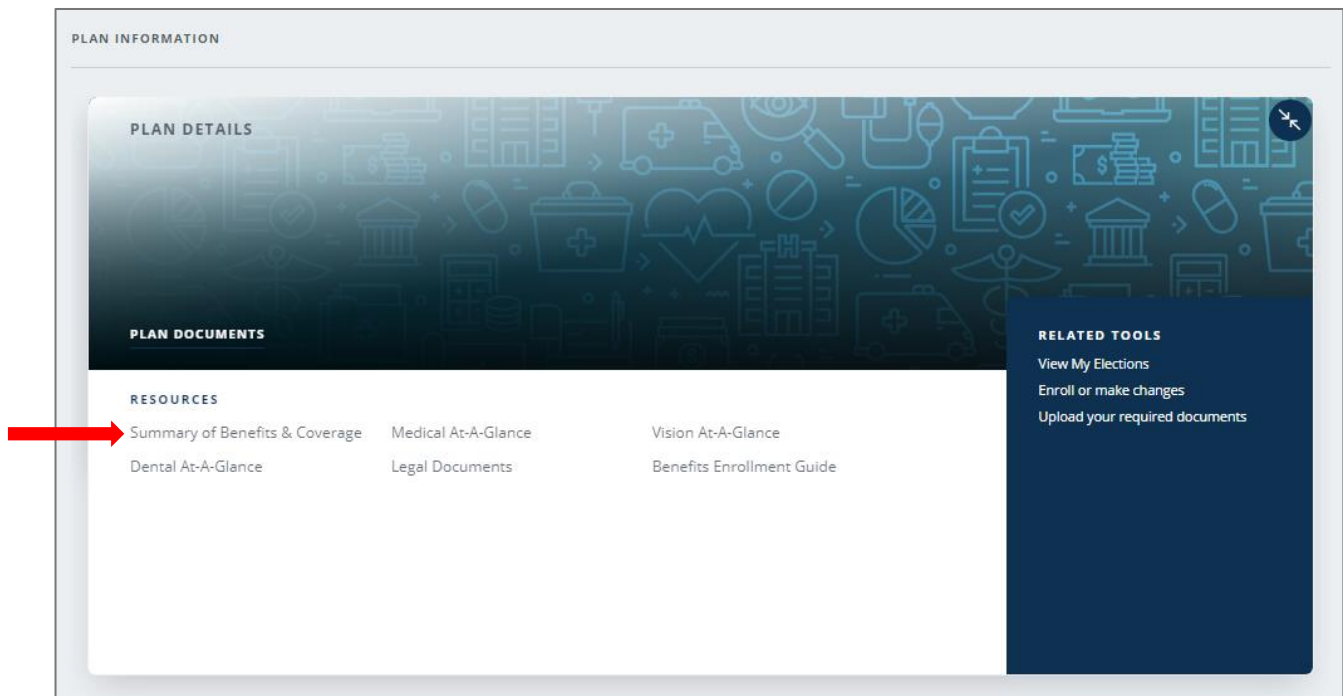
2.2.3 Plan Details Information

The Plan Details Information section is where you can find your Concordia Health Plan option details, notices, and other resources.



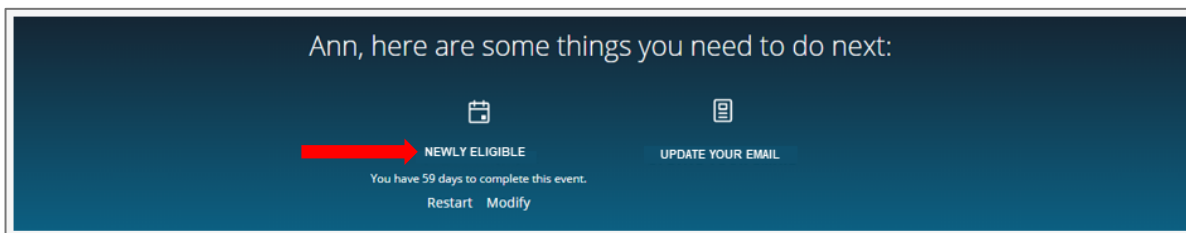
1. Click the card to see a detailed view.
Click the double arrow icon to restore the card to its original size.

Within this card, you will find links to your Summary of Benefits & Coverage (SBC), Dental and Vision At-A-Glance documents and a benefits enrollment guide. These links will open new browser tabs when selected.

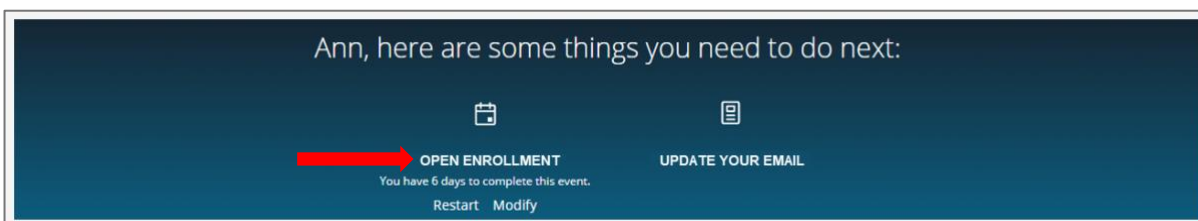


3 Benefits Enrollment

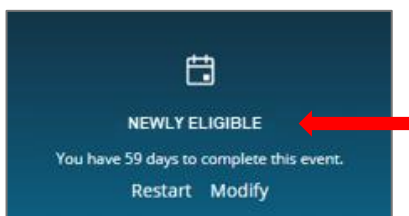
3.1 Benefits Enrollment



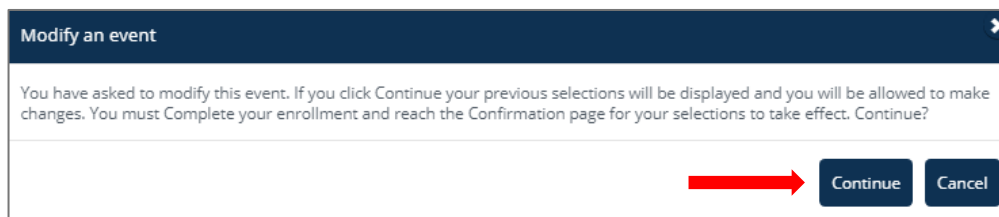
If you have an enrollment opportunity available, there will be an event for your benefits enrollment in the blue banner of your home page. As a newly hired employee, an event for **Newly Eligible** appears in the blue banner.



During your Open Enrollment period, there will be an event in the blue banner for your Open Enrollment too.



1. Click **Modify** on the event.
An instructional window opens.



2. Read the instructions and click the **Continue** button.
This will take you to the Family screen.

Home

CONCORDIA PLANS

<

Family

Concordia Health Plan (CHP)

Personal Spending Accounts (PSAs)

Concordia Disability and Survivor Plan (CDSP)

Voluntary Benefits


>

Newly Eligible - April 1, 2023

Family


Please review your family members currently on file. You may add, update or remove family members if the information below is not accurate.

If your employer offers the Concordia Disability and Survivor Plan (CDSP), you are entitled to valuable life insurance benefits for your spouse and children. Be sure to list them here, regardless of your intent to enroll them in the Concordia Health Plan (CHP) and/or voluntary benefits.



+ Add Family Member

Ann



Relationship

Myself

D.O.B

[View Details](#)

 Your employer has provided us your information for your benefit enrollment.

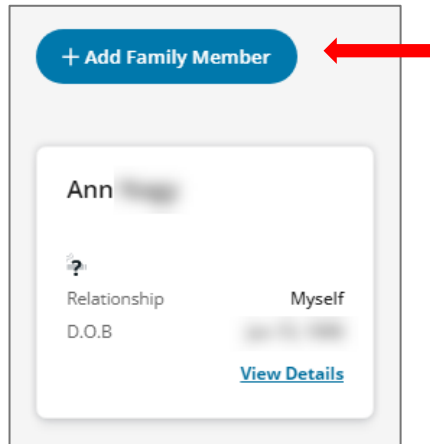
< Previous

Next >

3.1.1 Add a Dependent

If you are married or have children, use this section to add them to your benefits record. If your employer offers the Concordia Disability and Survivor Plan (CDSP), you are entitled to valuable life insurance benefits for your spouse and children. Be sure to list them here as dependents, regardless of your enrollment in the Concordia Health Plan (CHP).

If you are married, here you will identify a spouse.



1. Click the **Add Family Member** button.
The Family Member panel displays.

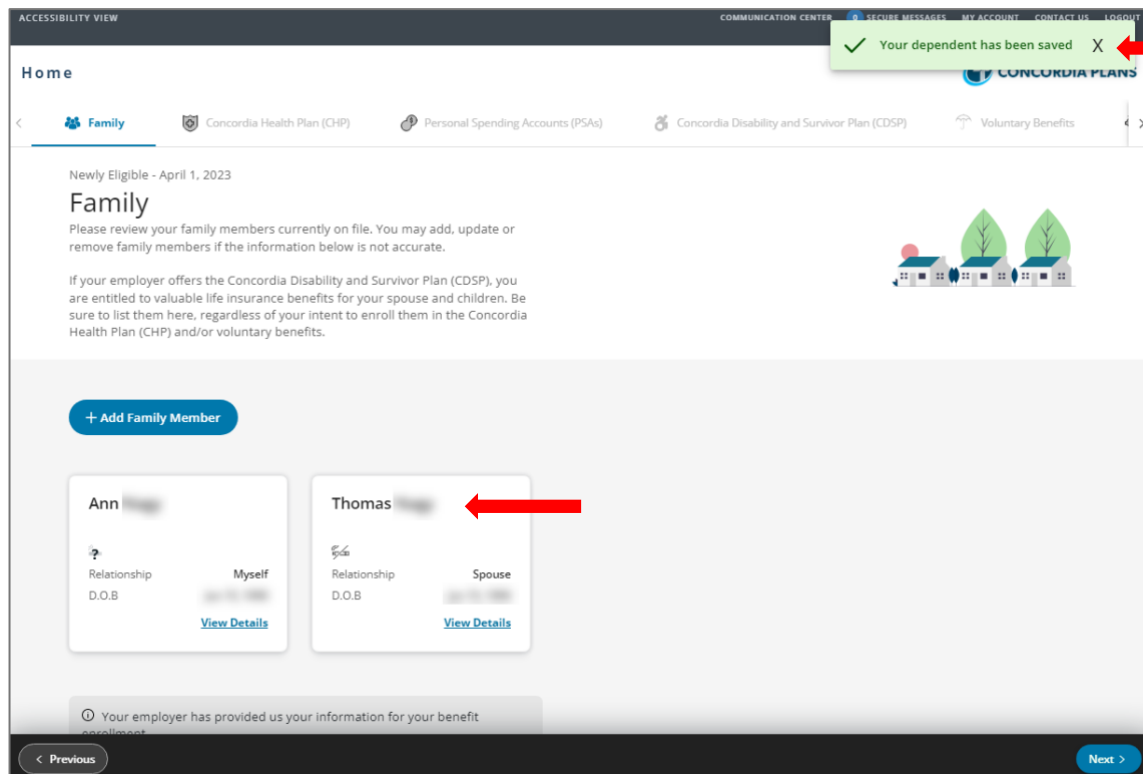
A screenshot of a 'Family Member' form. The form has a title bar with 'Family Member' and a close button (X). The form contains several input fields: 'First name' with a calendar icon, 'Middle name', 'Last name', 'Relationship' with a dropdown arrow, 'Gender' with a dropdown arrow, 'Date of birth' with a calendar icon, and 'SSN' with a help icon (i). Below these fields is a checkbox labeled 'Provide dependent contact information'. At the bottom of the form are two buttons: 'Cancel' and 'Save'.

2. Enter the dependent's information in the **First name, Middle name, Last name, Relationship, Gender, Date of birth and SSN** fields.

3. Click the **Save** button.



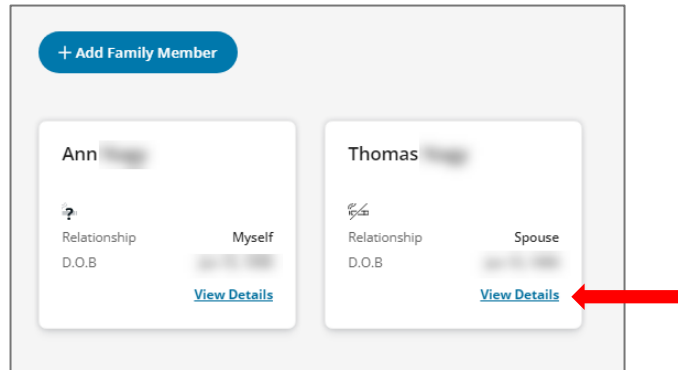
The new dependent appears on the Family screen. A confirmation message displays briefly in the top right corner of the screen.



4. Click the **X** to close the confirmation message.
5. Repeat the steps in this section to add any remaining dependents.

3.1.2 View Family Details

1. Click the **View Details** link on one of the family members.

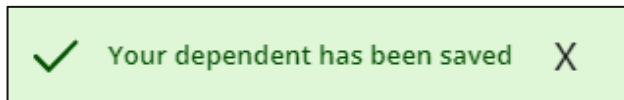


The Family Member panel displays.

The screenshot shows a 'Family Member' form with the following fields: 'First name' (Thomas), 'Middle name' (James), 'Last name' (placeholder), 'Relationship' (Spouse), and 'Gender' (Male). At the bottom are 'Cancel' and 'Save' buttons. A red arrow points to the 'Middle name' field, and another red arrow points to the 'Save' button.

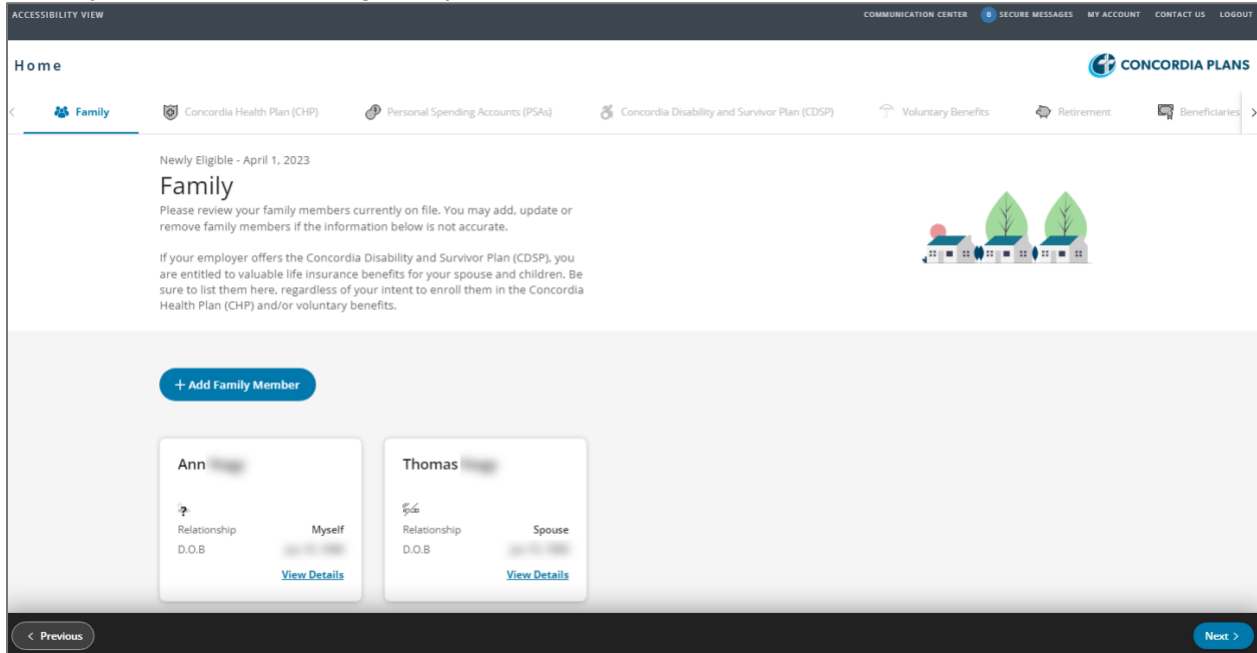
In this example, the Middle Name was added.

2. Make any required changes, and then click the **Save** button.
(Click the Cancel button if not saving changes). The system returns to the Family screen with the confirmation message.



3.1.3 Continue Enrollment

1. When you're finished adding family members, click the **Next** button at the bottom of the screen.



ACCESSIBILITY VIEW COMMUNICATION CENTER SECURE MESSAGES MY ACCOUNT CONTACT US LOGOUT

Home

Family

Newly Eligible - April 1, 2023

Family

Please review your family members currently on file. You may add, update or remove family members if the information below is not accurate.

If your employer offers the Concordia Disability and Survivor Plan (CDSP), you are entitled to valuable life insurance benefits for your spouse and children. Be sure to list them here, regardless of your intent to enroll them in the Concordia Health Plan (CHP) and/or voluntary benefits.

+ Add Family Member

Ann

Relationship: Myself

D.O.B.

View Details

Thomas

Relationship: Spouse

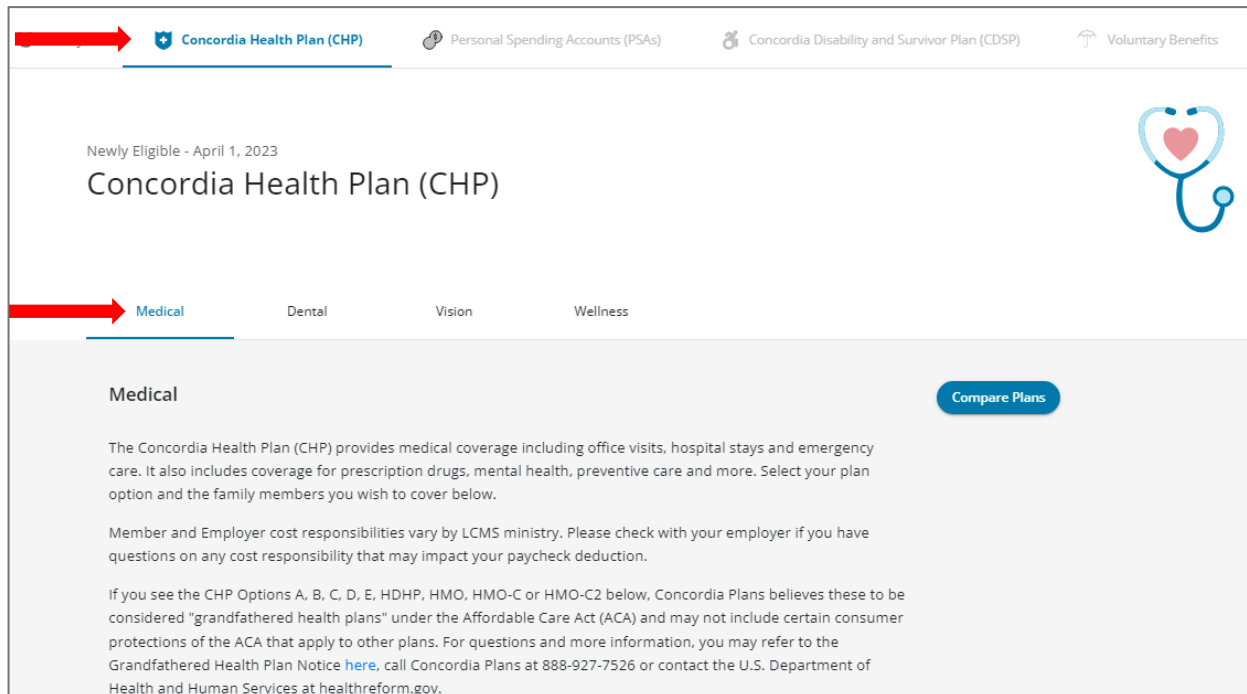
D.O.B.

View Details

< Previous Next >

2. If your employer offers the Concordia Health Plan (CHP), the CHP enrollment screen displays.

Note the plan options at the top of the screen and the sub-options below. The blue text indicates which options are open (in this case, the Concordia Health Plan (CHP) is open along with the Medical option below).



Concordia Health Plan (CHP)

Personal Spending Accounts (PSAs)

Concordia Disability and Survivor Plan (CDSP)

Voluntary Benefits

Newly Eligible - April 1, 2023

Concordia Health Plan (CHP)

Medical Dental Vision Wellness

Medical

Compare Plans

The Concordia Health Plan (CHP) provides medical coverage including office visits, hospital stays and emergency care. It also includes coverage for prescription drugs, mental health, preventive care and more. Select your plan option and the family members you wish to cover below.

Member and Employer cost responsibilities vary by LCMS ministry. Please check with your employer if you have questions on any cost responsibility that may impact your paycheck deduction.

If you see the CHP Options A, B, C, D, E, HDHP, HMO, HMO-C or HMO-C2 below, Concordia Plans believes these to be considered "grandfathered health plans" under the Affordable Care Act (ACA) and may not include certain consumer protections of the ACA that apply to other plans. For questions and more information, you may refer to the Grandfathered Health Plan Notice [here](#), call Concordia Plans at 888-927-7526 or contact the U.S. Department of Health and Human Services at [healthreform.gov](#).

As you continue with your enrollment, you will move across these options and make your selections.

3. Scroll down this screen to view additional details.

Medical Compare Plans

The Concordia Health Plan (CHP) provides medical coverage including office visits, hospital stays and emergency care. It also includes coverage for prescription drugs, mental health, preventive care and more. Select your plan option and the family members you wish to cover below.

Member and Employer cost responsibilities vary by LCMS ministry. Please check with your employer if you have questions on any cost responsibility that may impact your paycheck deduction.

If you see the CHP Options A, B, C, D, E, HDHP, HMO, HMO-C or HMO-C2 below, Concordia Plans believes these to be considered "grandfathered health plans" under the Affordable Care Act (ACA) and may not include certain consumer protections of the ACA that apply to other plans. For questions and more information, you may refer to the Grandfathered Health Plan Notice [here](#), call Concordia Plans at 888-927-7526 or contact the U.S. Department of Health and Human Services at [healthreform.gov](#).

Select who is covered

☒ Ann Myself

☐ Thomas Spouse

Decline Coverage Select

Option HDHP (BCBS) Select View Details

Healthy Me HSA - A (BCBS) View Details

Scroll down

The member in this example (identified as *Myself*) has medical coverage, as indicated by the checkbox next to the name and the check icon on one of the medical options.

The added spouse does not have this coverage yet – note the empty checkbox. Click the checkbox next to all dependents you'd like to enroll in the CHP.

If your employer offers more than one health plan option, the **Compare Plans** feature allows for comparing the available plans to help determine the best option.

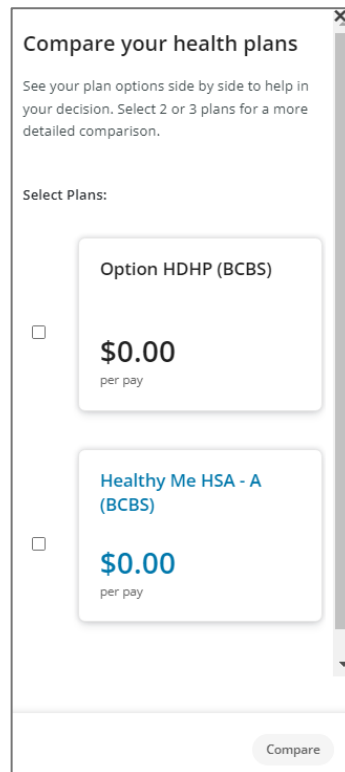
Medical Compare Plans

The Concordia Health Plan (CHP) provides medical coverage including office visits, hospital stays and emergency care. It also includes coverage for prescription drugs, mental health, preventive care and more. Select your plan option and the family members you wish to cover below.

Member and Employer cost responsibilities vary by LCMS ministry. Please check with your employer if you have questions on any cost responsibility that may impact your paycheck deduction.

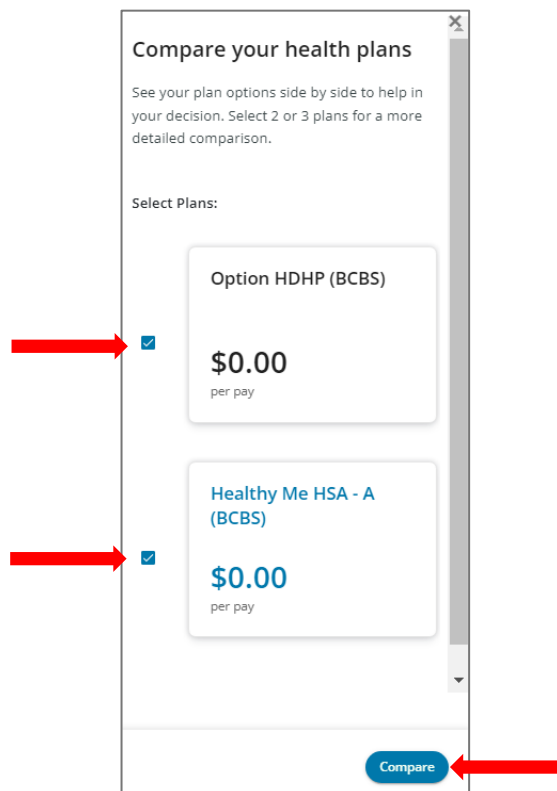
4. Click the **Compare Plans** button.

The **Compare your health plans** panel displays.



The screenshot shows a window titled "Compare your health plans" with a close button (X) in the top right corner. Below the title is a descriptive paragraph: "See your plan options side by side to help in your decision. Select 2 or 3 plans for a more detailed comparison." Under the heading "Select Plans:", there are two plan cards. The first card is for "Option HDHP (BCBS)" with a checkbox to its left and "\$0.00 per pay" below the title. The second card is for "Healthy Me HSA - A (BCBS)" with a checkbox to its left and "\$0.00 per pay" below the title. At the bottom right of the window is a "Compare" button.

5. Click two or more checkboxes to select plans.



This screenshot shows the same "Compare your health plans" window, but now both checkboxes are checked. Two red arrows point to the checkboxes: one to the top checkbox and one to the bottom checkbox. A third red arrow points to the "Compare" button at the bottom right. The plan titles and costs remain the same: "Option HDHP (BCBS)" and "Healthy Me HSA - A (BCBS)", both at "\$0.00 per pay".

6. Click the **Compare** button.

The Compare Plans window displays. If applicable, your current plan election is listed in blue text.

7. Click the **Select** button to choose a plan, and then click the **Done** button.
The Medical screen displays with the selected plan. If you wish to continue with your current plan election, simply click the **Done** button.

< Go back

Compare Plans

Print

Option HDHP (BCBS)

\$0.00

per pay

Select

Healthy Me HSA - A (BCBS)

\$0.00

per pay

Select

Medical		
	Out-of-Network: 20% coinsurance after deductible	deductible Out-of-Network: Member pays 40% coinsurance after deductible
Dental/Vision	Bundled	Unbundled
Summary of Benefits and Coverage	Option HDHP (BCBS)	Healthy Me HSA A (BCBS)

Done

8. Click the checkbox for the **Spouse** if you also wish to enroll your spouse in the Concordia Health Plan.

Select who is covered

☒ Ann Myself

☐ Thomas Spouse

Decline Coverage

Select

Option HDHP (BCBS)

Select View Details

Healthy Me HSA - A (BCBS)

View Details

Select who is covered

☒ Ann Myself

☒ Thomas Spouse

Decline Coverage

Select

Option HDHP (BCBS)

Select View Details

Healthy Me HSA - A (BCBS)

View Details

Note: As you progress through the event, the Annual and Per Pay Employee Costs display at the bottom of the screen (if applicable). It is important to note that any employer or member cost(s) may not include any shared cost for your health coverage. Member and employer cost responsibilities vary by LCMS ministry, so please check with your employer if you have any questions on any cost responsibility that will impact your paycheck deductions.

The screenshot shows the 'Medical' plan selection screen. At the top, there are tabs for 'Medical', 'Dental', 'Vision', and 'Wellness'. The 'Medical' tab is active. Below the tabs, there is a 'Compare Plans' button. The main content area contains text about the Concordia Health Plan (CHP) and instructions for selecting a plan. Below this text, there are three main options: 'Select who is covered', 'Decline Coverage', and 'Option HDHP (BCBS)'. The 'Select who is covered' section has two checkboxes: 'Ann Myself' (checked) and 'Thomas Spouse' (checked). The 'Decline Coverage' section has a 'Select' button. The 'Option HDHP (BCBS)' section has a 'Select' button and a 'View Details' button. To the right of these options, there is a 'Healthy Me HSA - A (BCBS)' option with a 'View Details' button. At the bottom, there is a summary bar showing 'Your per pay payroll deduction: \$1.90' and 'Your annual payroll deduction: \$22.80'. There are also links for '< Previous' and 'Next >', and a link to 'See all benefits and costs'.

9. Click the **Next** button.
The Dental screen displays.

The screenshot shows the 'Dental' plan selection screen. At the top, there are tabs for 'Medical', 'Dental', 'Vision', and 'Wellness'. The 'Dental' tab is active, indicated by a red arrow. Below the tabs, there is a 'Dental' heading and text about reviewing and selecting a dental plan. Below this text, there are three main options: 'Select who is covered', 'Decline Coverage', and 'Dental Plus Unbundled'. The 'Select who is covered' section has two checkboxes: 'Ann Myself' (checked) and 'Thomas Spouse' (checked). The 'Decline Coverage' section has a 'Waived' button. The 'Dental Plus Unbundled' section has a 'Select' button. At the bottom, there is a summary bar showing 'Your per pay payroll deduction: \$1.90' and 'Your annual payroll deduction: \$22.80'. There are also links for '< Previous' and 'Next >', and a link to 'See all benefits and costs'. A 'Back to top' button is also present.

10. Click the checkbox for the **Spouse** (or any additional dependents) to add them to the dental plan.

Select who is covered

☒ Ann Myself

☒ Thomas Spouse

Decline Coverage

Dental Plus Unbundled

Select

Scroll down

< Previous

Your per pay payroll deduction: \$1.90

Your annual payroll deduction: \$22.80

See all benefits and costs

Next >

11. Click the **Next** button.

< Previous

Your per pay payroll deduction: \$1.90

Your annual payroll deduction: \$22.80

See all benefits and costs

Next >

The new Annual and Per Pay Employee Costs display at the bottom of the screen (if applicable). A Notification window may open based on the election. It is important to note that any employer or member cost(s) may not include any shared cost for your health coverage. Member and employer cost responsibilities vary by LCMS ministry, so please check with your employer if you have any questions on any cost responsibility that will impact your paycheck deductions.

Notification

The system recalculated the costs based on the choices you just made. If you are satisfied with the choices and the updated costs, proceed to the next step. Otherwise, revise your choices and click Recalculate

OK

12. Click the **OK** button on the Notification window.

13. Click the **Next** button.
The Vision screen displays

Medical **D** Vision Wellness

Vision

Review and/or select your vision plan option and the dependents you would like to cover below.

Member and Employer cost responsibilities vary by LCMS ministry. Please check with your employer if you have questions on any cost responsibility that may impact your paycheck deductions.

Select who is covered

☐ Ann Myself

☐ Thomas Spouse

Decline Coverage ☒

Waived

Vision Basic Unbundled

Select

Back to top

< Previous

Your per pay payroll deduction: \$1.90

Your annual payroll deduction: \$22.80

See all benefits and costs

Next >

14. Click the checkbox for the **Spouse** (or any additional dependents) to add them to the Vision plan.

Select who is covered

☒ Ann Myself

☒ Thomas Spouse

Decline Coverage

Select

Scroll down

< Previous

Recalculate

Next >

< Previous

Your per pay payroll deduction: \$1.90

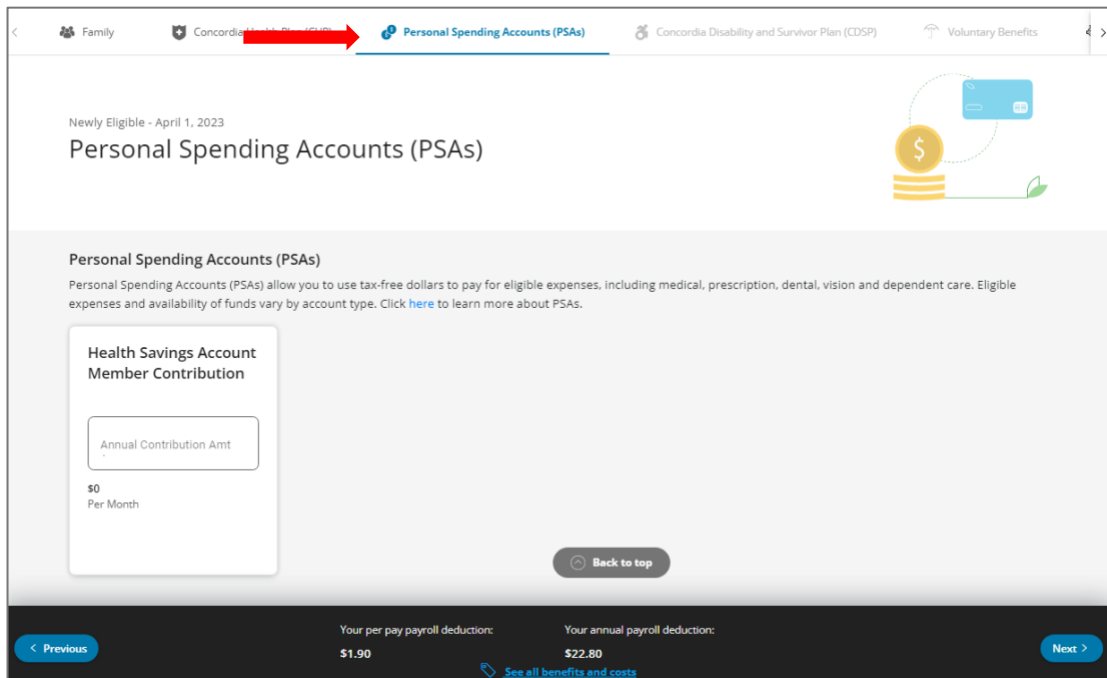
Your annual payroll deduction: \$22.80

See all benefits and costs

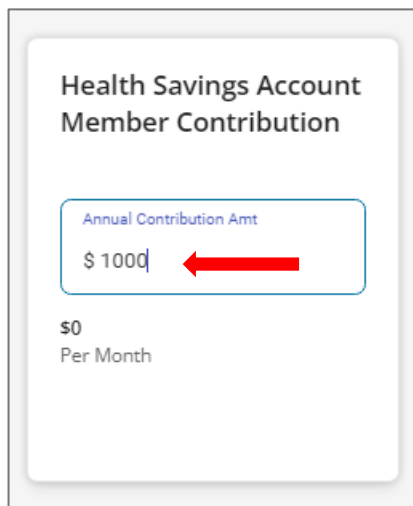
Next >

15. Click the **Next** button.
The new Annual and Per Pay Employee Costs display at the bottom of the screen (if applicable).

16. If your employer offers a Personal Savings Accounts (PSA) and you are eligible based on your health plan enrollment, the PSA screen displays.

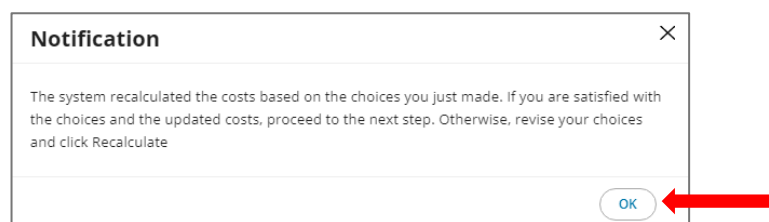


Your eligible PSA options will display.



17. Enter your desired annual contribution in the **Annual Contribution Amt** field of the appropriate PSA option(s).

A Notification window may open based on the election.



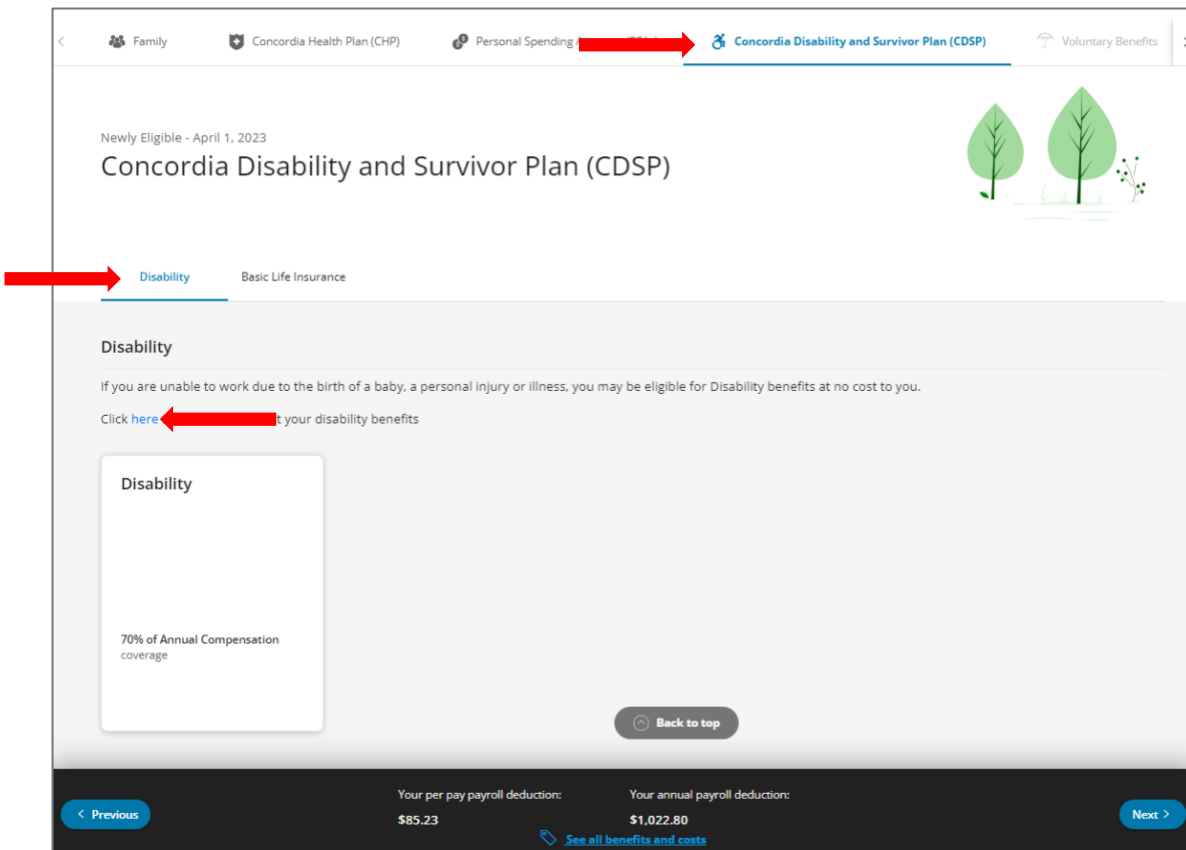
18. Click the **OK** button on the Notification window.

Click the **Next** button.

19. Click the **Next** button.

The Concordia Disability & Survivor Plan screen displays.

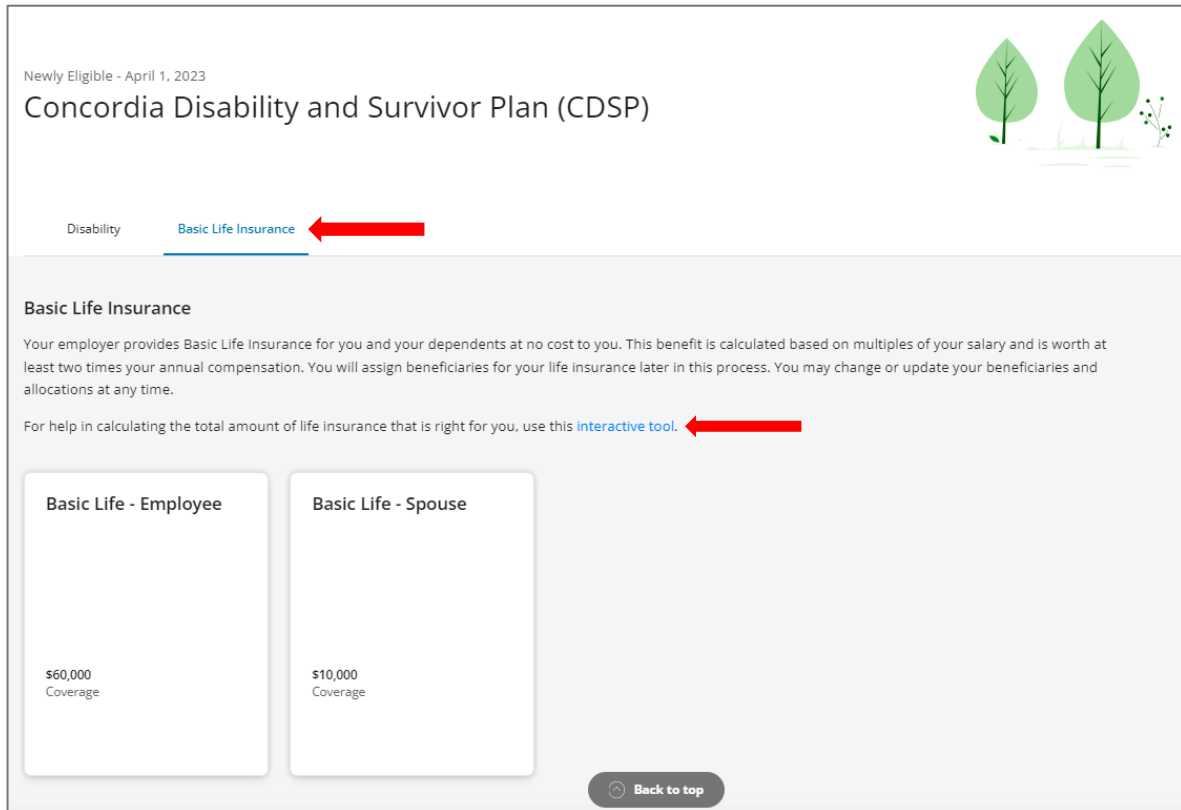
Disability is the first option.



20. Click the **here** link to learn more about your [Disability benefits](#).

A new browser tab opens with this information. When finished, close the new browser tab and click the **Next** button.

The Basic Life Insurance screen displays your coverage and additional life insurance benefits for your spouse and children as part of the Concordia Disability and Survivor Plan.



21. Click the [interactive tool](#) link to learn more about Life Insurance amounts.
A new browser tab opens with this information.
22. When finished, close the new browser tab to return to the enrollment screen, and then click the **Next** button.

The Voluntary Benefits screen displays. Supplemental Life Insurance is the first option.

Concordia Health Plan (CHP) Personal Spending Accounts (PSAs) Concordia Disability and Survivor **Voluntary Benefits** Retirement

Newly Eligible - April 1, 2023

Voluntary Benefits

Supplemental Life Insurance For Accidents and Injuries Critical Illness Insurance

Supplemental Life Insurance

Supplemental Life Insurance is in addition to the Basic Life Insurance benefit provided through the Concordia Disability and Survivor Plan. The cost of this insurance will be payroll deducted.

The rates for this coverage vary by age group. Your group is determined based on your age as of January 1 of the current calendar year. If your birthday this year puts you in the next age group (for example, 30-34, 35-39), your rates will increase on January 1 in the following calendar year. Click to learn more about [Supplemental Life Insurance](#) or to view [age groups and rates](#).

For help in calculating the amount of life insurance that is right for you, use this [interactive tool](#).

Supplemental Life - Employee
\$0
Per Month
Option
Decline Coverage

Supplemental Life - Spouse
\$0
Per Month
Option
Decline Coverage

Scroll down

23. If you wish to purchase additional life insurance, click the drop-down arrow for **Supplemental Life – Employee** and select an amount.

Supplemental Life - Employee

\$2.80
Per Month

Decline Coverage

\$50,000

\$100,000

\$150,000

\$200,000

24. Repeat the previous step for **Supplemental Life – Spouse**.

Note the recalculated amounts on the tools and at the bottom of the screen, if applicable.

The screenshot shows a web interface for selecting Supplemental Life insurance. It has two main columns: 'Supplemental Life - Employee' and 'Supplemental Life - Spouse'. Each column displays a 'Per Month' amount (\$2.80 for Employee, \$3.60 for Spouse) with a red arrow pointing to it. Below each amount is a dropdown menu for 'Option' set to '\$50,000'. At the bottom of the Spouse column is a 'Smoker status' button. To the right of the columns is a 'Back to top' button. At the bottom of the screen, there is a summary bar with a '< Previous' button, 'Your per pay payroll deduction: \$91.63', 'Your annual payroll deduction: \$1,099.60' (with a red arrow pointing to it), a link 'See all benefits and costs', and a 'Next >' button (with a red arrow pointing to it).

Supplemental Life rates vary based on your tobacco/nicotine usage. If you have not yet indicated a smoking status for you and/or your spouse, you will see a message to **Provide Smoker Status**. Follow the prompts on the screen.

An orange error message box with a red exclamation mark icon. The text reads: 'Error', 'Supplemental Life - Employee', 'Supplemental Life Insurance has different rates depending upon your tobacco/nicotine usage. Please provide your smoker status.', and a link 'Provide smoker status' with a red arrow pointing to it.

Certain amounts of Supplemental Life insurance require you to submit Evidence of Insurability (EOI) before the amount is approved. You will see the message below if your election requires EOI. Securian will contact you with instructions to submit the necessary information.

A light blue information box with an 'i' icon. The text reads: 'Important information', 'Supplemental Life - Spouse', and 'The coverage you elected for supplemental life insurance requires Evidence of Insurability (EOI). Securian will contact you with instructions to complete the needed additional medical information.'

25. Click the **Next** button.

The Voluntary Insurance for Accidents and Injuries screen displays (if applicable).

Supplemental Insurance **Voluntary Insurance for Accidents and Injuries** Critical Illness Insurance

Voluntary Insurance for Accidents and Injuries

Voluntary insurance for accidents and injuries can protect you and your family financially for an unexpected event. The cost of any voluntary benefits you elect will be payroll deducted.

Click for more information on [Accidental Death and Dismemberment Insurance](#) or to see [rates](#).
Click for more information on [Accidental Injury Insurance](#) or to see [rates](#).

Accidental Death & Dismemberment Insurance

\$0
Per Month

Option
Decline Coverage

Decline Coverage
Detail

Update

Accidental Injury Insurance

\$0
Per Month

Option
Decline Coverage

Decline Coverage
Category

Update

26. If you wish to purchase Accidental Death & Dismemberment Insurance, click the drop-down arrow to indicate your desired amount.

Accidental Death & Dismemberment Insurance

\$0
Per Month

Option
Decline Coverage

\$25,000
\$50,000
\$75,000
\$100,000

After selecting the amount, click **Update** to select the family member you wish to cover.

Accidental Death & Dismemberment Insurance

\$0.65
Per Month

Option
\$25,000

Member
Detail

Update

Click the checkbox next to the dependent(s), then click **Save**.

×

Accidental Death & Dismemberment Insurance

Please select your coverage:

☐ Myself

☒ Spouse

Add Dependent

Save

27. If you wish to purchase **Accidental Injury Insurance**, click the drop-down arrow and select your desired plan.

Accidental Injury Insurance

-

Recalculate to see updated costs

Option

Decline Coverage

High Plan ←

Low Plan

Update

After selecting the amount, click **Update** to select the family member you wish to cover. Click the checkbox next to the dependent(s), then click **Save**.

Accidental Injury Insurance

\$17.90
Per Month

Option
High Plan ▼

Member + Family
Category

Update ←

Accidental Injury Insurance ×

Please select your coverage:

☒ Myself

☒ Spouse

Add Dependent

Save ←

28. Note the recalculated amounts at the bottom of the screen and click the **Next** button. The Critical Illness Insurance screen displays (if applicable).

Supplemental Life Insurance Voluntary Insurance for Accidents and Injuries **Critical Illness Insurance** ←

Critical Illness Insurance

Critical Illness Insurance, offered through Cigna, helps you prepare financially for an unexpected health event. It pays a lump-sum benefit when you or a family member are diagnosed with a covered condition.

The rates for this coverage vary by age group. Your group is determined based on your age as of January 1 of the current calendar year. If your birthday this year puts you in the next age group (for example, 30-34, 35-39), your rates will increase on January 1 in the following calendar year. Click to learn more about [Critical Illness Insurance](#) or to view [age groups and rates](#).

Critical Illness Employee

\$11.00
Per Month

Option
\$10,000 ←

Critical Illness Spouse

\$0
Per Month

Option
Decline Coverage ▾

[Back to top](#)

29. Make desired selections for the **Employee** and **Spouse** (and Children, if applicable), and then click the **Next** button.

The Retirement screen displays your Concordia Plans retirement solutions – the Concordia Retirement Savings Plan (CRSP) 403(b) and the Concordia Savings Plan (CRP) Pension. These two work together to help you be prepared financially for retirement.

Health Plan (CHP) Personal Spending Accounts (PSAs) Concordia Disability and Survivor Plan (CDSP) Vol Retirement Benefit

Newly Eligible - April 1, 2023

Retirement

Concordia Retirement Savings Plan (CRSP) 403(b) Concordia Retirement Plan (CRP) - Pension

CRSP 403(b) Dollar Amount Contributions

The Concordia Retirement Savings Plan (CRSP) 403(b), administered through Fidelity Investments, is crucial to building a secure retirement, working together with your Concordia Retirement Plan (CRP) pension benefits and Social Security to provide you a complete retirement paycheck.

You have two savings options. The pre-tax option offers lower taxable income today, while the after-tax Roth option allows you to have tax-free income in retirement. There are also additional tax advantages for rostered workers. Click [here](#) for help choosing which option is right for you.

CRSP 403(b) Pre-Tax Dollar Amount

CRSP 403(b) After-Tax Roth Dollar Amount

CRSP 403(b) Percentage Contributions

CRSP 403(b) Pre-Tax Percentage

CRSP 403(b) After-Tax Roth Percentage

[Scroll down](#)

[< Previous](#)

Your per pay payroll deduction:
\$89.73

Your annual payroll deduction:
\$1,076.80

[See all benefits and costs](#)[Next >](#)

30. If your employer offers the **Concordia Retirement Savings Plan 403(b)**, you can enter either a dollar amount or percent per paycheck for the Pre-Tax, After-Tax Roth, or both options.

Be sure to enter your beneficiaries for the CRSP 403(b) on the [Fidelity website](#)

CRSP 403(b) Pre-Tax Dollar Amount

CRSP 403(b) After-Tax Roth Dollar Amount

[Scroll down](#)

[< Previous](#)

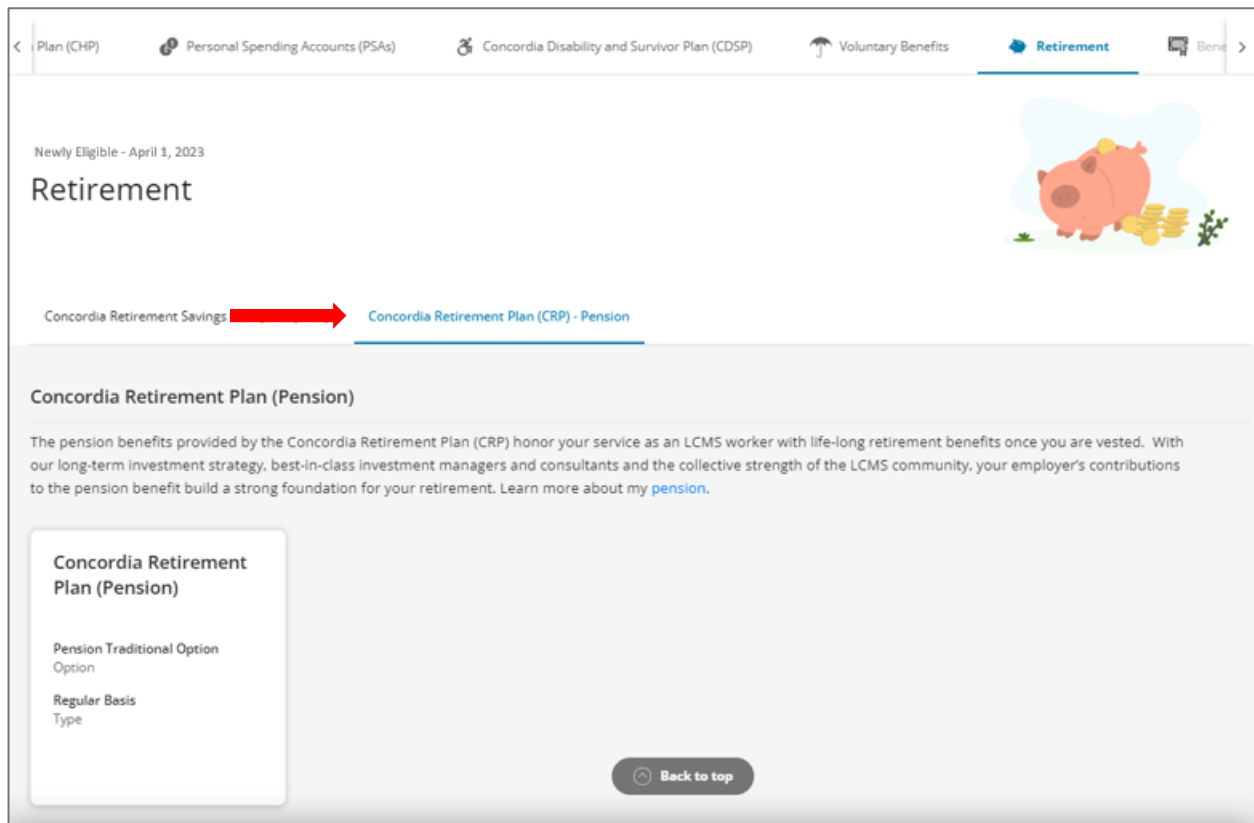
Your per pay payroll deduction:
\$289.73

Your annual payroll deduction:
\$3,476.80

[See all benefits and costs](#)[Next >](#)

31. Click the **Next** button.

The Concordia Retirement Plan (CRP) – Pension screen displays.



No changes are required on this screen, as this benefit is 100% funded by your employer. If you wish to see more information about the value of your pension, you can view your PSOB or visit Retirement Connection through the Quick Links or by visiting RetirementConnection.ehr.com.

32. Click the **Next** button.

The Beneficiaries screen is where you can assign beneficiaries for Basic and Supplemental Life Insurance and other applicable coverage.

Note: If you are enrolled in the CRSP 403(b), be sure to enter your beneficiaries for that benefit on the [Fidelity website](#)

Personal Spending Accounts (PSAs) Concordia Disability and Survivor Plan (CDSP) Voluntary Benefits **Beneficiaries**

Newly Eligible - April 1, 2023

Beneficiaries

Your beneficiary is the person (or people) who will receive your benefits if something happens to you. By adding a beneficiary designation, you'll be able to make sure your wishes will be honored.

You may add, change or delete your beneficiaries below. You cannot designate your current employer as a beneficiary. If designating a trust, you must designate a specifically named trust in order for your designation to be considered valid.

If you participate in the Concordia Retirement Savings Plan (CRSP) 403(b), you must designate your CRSP beneficiaries on the [Fidelity website](#).

Contingent* - Optional

Designated beneficiary(ies)	Basic Life		Supplemental Life - Employee	
	Primary	Contingent*	Primary	Contingent*
To get started add your first beneficiary				
Add a Beneficiary				

33. To add a beneficiary, click the **Add a Beneficiary** button. The Add a Beneficiary panel displays.

Add a Beneficiary

- ☐ Add a new beneficiary
- ☐ Choose a family member
- ☐ Designate your estate
- ☐ Add a trust
- ☐ Add an organization

Next

34. Select the appropriate beneficiary option. You can add a new beneficiary, select from a family member (the list you entered on your **My Family** page), designate your estate, add a trust or add an organization. (Note: you cannot add your current employer as a beneficiary).

Select your desired beneficiary option and click the **Next** button.

35. Complete all fields for the beneficiary and click the **Save** button.

The system confirms the addition of the beneficiary. Repeat this process if you wish to add additional beneficiaries.

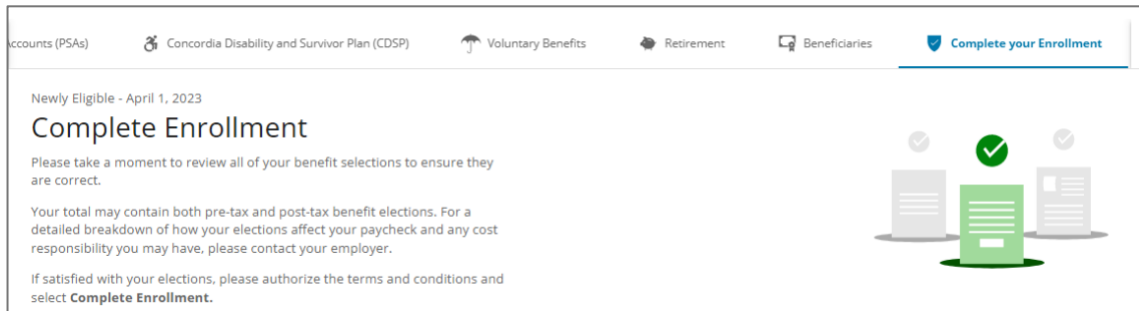
Contingent* - Optional

Designated beneficiary(ies)	Basic Life		Supplemental Life - Employee	
	Primary	Contingent*	Primary	Contingent*
<div>Spouse Edit</div>	100%		100%	
Add a Beneficiary				
Total	100%	0%	100%	0%

36. Enter the percent allocations for your beneficiaries.

- A **Primary Beneficiary** is person or entity named to receive your death benefit benefit(s). More than one primary beneficiary can be named, and you have the option to assign specific percentages of your benefits to each.
- A **Contingent Beneficiary** (optional) is the person or entity named to receive your death benefit(s) if the primary beneficiary is deceased, unable to be located, or refuses the benefit when proceeds are to be paid. More than one contingent beneficiary can be named, and you have the option to assign specific percentages of your benefits to each.
- If you specify Primary and Contingent Beneficiaries, the percentages allocated in each column must equal 100%.

When you are finished entering your Beneficiaries and allocations, click the **Next** button. The system advances to the Complete Enrollment screen.



Accounts (PSAs) Concordia Disability and Survivor Plan (CDSP) Voluntary Benefits Retirement Beneficiaries **Complete your Enrollment**

Newly Eligible - April 1, 2023

Complete Enrollment

Please take a moment to review all of your benefit selections to ensure they are correct.

Your total may contain both pre-tax and post-tax benefit elections. For a detailed breakdown of how your elections affect your paycheck and any cost responsibility you may have, please contact your employer.

If satisfied with your elections, please authorize the terms and conditions and select **Complete Enrollment**.

If you elected Supplemental Life insurance that requires EOI, you will see a reminder here.

Important information

- Supplemental Life - Spouse**
The coverage you elected for supplemental life insurance requires Evidence of Insurability (EOI). Securian will contact you with instructions to complete the needed additional medical information.

37. Scroll down this screen to view the **Family Members** and **Your Coverage** sections.

Family Members

Below is a summary of yourself and your dependents on file.

Myself

Relationship: Myself

D.O.B: [Redacted]

[View Details](#)

Spouse

Relationship: Spouse

D.O.B: [Redacted]

Coverage: Dental, Medical, Vision, Wellness/EAP




[View Details](#)

Your Coverage

All benefits are effective as of April 1, 2023 unless otherwise noted in the table below. If your elected coverage requires additional verification, it will be updated once approved.

Benefit	Coverage Option	Coverage Detail	Your Per Month Period Cost
Concordia Health Plan (CHP)			
Medical			
Medical	Healthy Me HSA - A (BCBS)	Member + Spouse	-
Dental			
Dental	Dental Plus Unbundled	Member + Spouse	-
Vision			
Vision	Vision Basic Unbundled	Member + Spouse	-

Items with a **pencil** icon to the far right may be edited.

Voluntary Benefits			
Supplemental Life Insurance			
☆ Supplemental Life - Employee	\$50,000	\$2.80	
☆ Supplemental Life - Spouse 	\$50,000	\$3.60	



38. To edit a benefit election, click one of the pencil icons. The system returns to that screen; you may review or edit your choices.

Supplemental Life Insurance

Supplemental Life Insurance is in addition to the Basic Life Insurance benefit provided through the Concordia Disability and Survivor Plan. The cost of this insurance will be payroll deducted.

The rates for this coverage vary by age group. Your group is determined based on your age as of January 1 of the current calendar year. If your birthday this year puts you in the next age group (for example, 30-34, 35-39), your rates will increase on January 1 in the following calendar year. Click to learn more about [Supplemental Life Insurance](#) or to view [age groups and rates](#).

For help in calculating the amount of life insurance that is right for you, use this [interactive tool](#).

Supplemental Life - Employee

\$2.80
Per Month


Option
\$50,000

Smoker status

Supplemental Life - Spouse

Decline Coverage
\$25,000
\$50,000
\$75,000
\$100,000

Smoker status



Back to top

39. After you complete your edits, click the **Next** button.

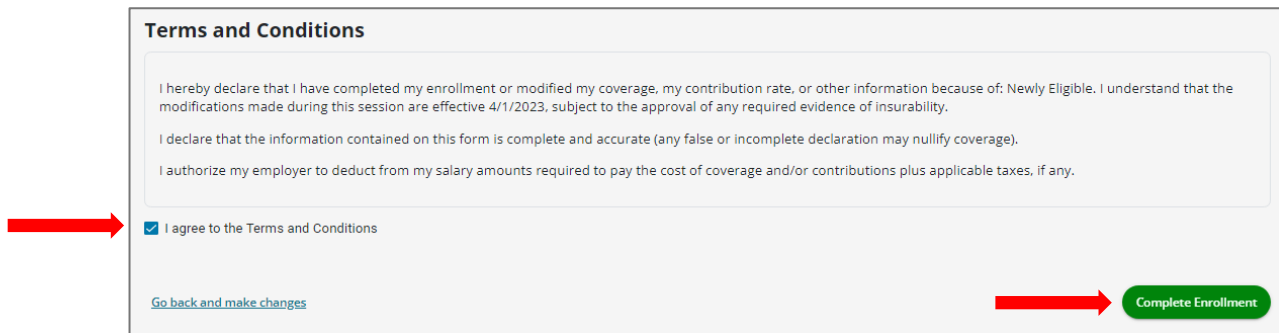
You may continue to make edits or keep clicking **Next** until you return to the Complete Enrollment screen.

40. On the Complete Enrollment screen, scroll down to the **Cost Summary** section.

Cost Summary	
Total Costs	
Your total per-month cost	\$289.73
Your total annual cost	\$3,476.80
Total annual employer cost	\$12.00

It is important to note that any employer or member cost(s) listed may not include any shared cost for your health coverage. Member and employer cost responsibilities vary by LCMS ministry, so please check with your employer if you have any questions on any cost responsibility that will impact your paycheck deductions.

41. Scroll down to the **Terms and Conditions** section.



Terms and Conditions

I hereby declare that I have completed my enrollment or modified my coverage, my contribution rate, or other information because of: Newly Eligible. I understand that the modifications made during this session are effective 4/1/2023, subject to the approval of any required evidence of insurability.

I declare that the information contained on this form is complete and accurate (any false or incomplete declaration may nullify coverage).

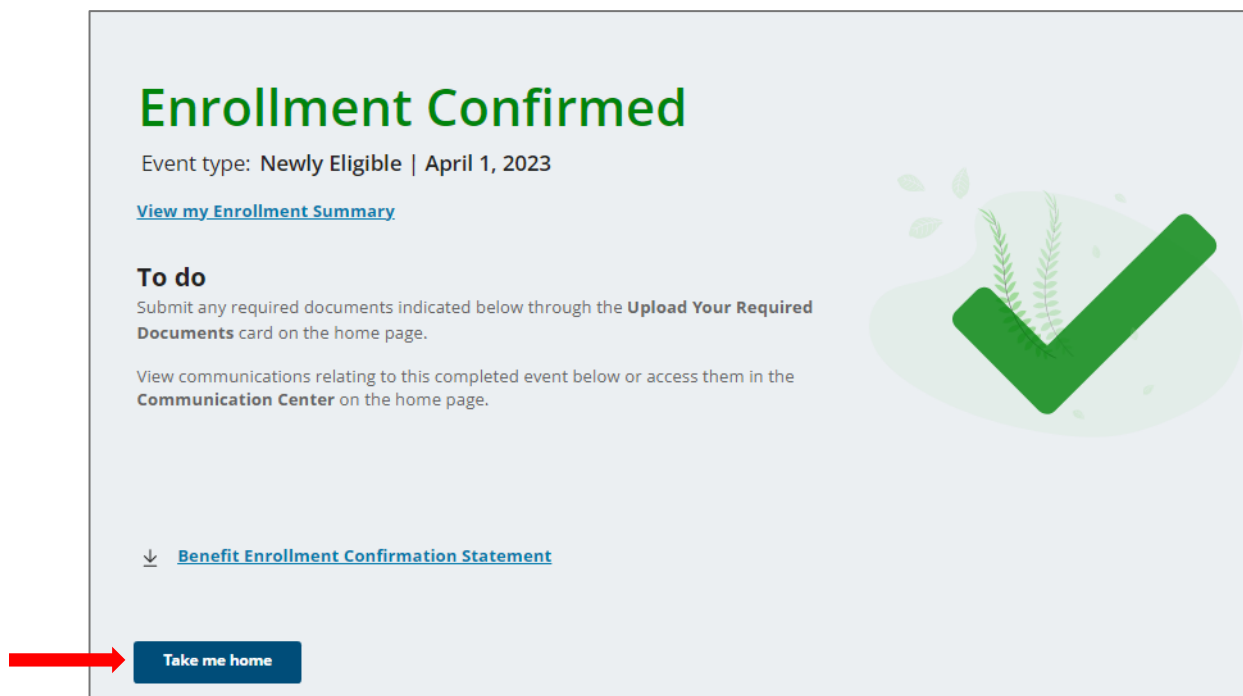
I authorize my employer to deduct from my salary amounts required to pay the cost of coverage and/or contributions plus applicable taxes, if any.

☒ I agree to the Terms and Conditions

[Go back and make changes](#) [Complete Enrollment](#)

42. Read the Terms and Conditions and click the checkbox to indicate if you agree.

43. Click the **Complete Enrollment** button.
The Enrollment Confirmed screen displays.



Enrollment Confirmed

Event type: Newly Eligible | April 1, 2023

[View my Enrollment Summary](#)

To do

Submit any required documents indicated below through the **Upload Your Required Documents** card on the home page.

View communications relating to this completed event below or access them in the **Communication Center** on the home page.

↓ [Benefit Enrollment Confirmation Statement](#)

[Take me home](#)

Note the **To Do** section, indicating that there are additional tasks for you to complete, such as viewing your confirmation statement.

44. Click the **Take Me Home** button.
The Home screen displays.

3.2 Benefits Updates

A life event represents a change in your life that impacts your health coverage options, such as a birth or adoption of a child, marriage, divorce, or loss of health coverage for you or your dependent.

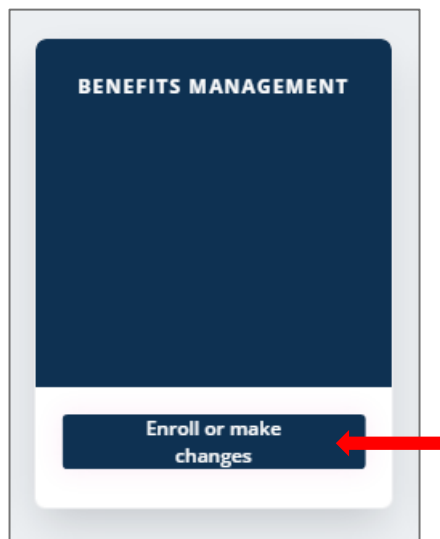
Available Life Events vary based on your eligibility and existing dependents. For instance, if you are married and have listed your spouse in **My Family**, you will not see the Marriage event option.

Use this reference to help you determine the effective date for Life Events.

Event Type	Effective Date
Marriage	Date of Marriage
Divorce/Legal Separation	Date of Divorce/Legal Separation
Birth/Adoption	Date of Birth/Date of Adoption Placement
End Member or Dependent CHP: other coverage/Medicare/Medicaid	Last day of requested CHP coverage
Enroll member or dependent in CHP after loss of coverage	Last day of previous coverage

The birth of a child will be used in this life event example, but the following steps apply for completing any life event mentioned above.

3.2.1 Benefits Management – Enroll or Make Changes



1. Click the **Enroll or Make Changes** button on the Benefits Management card.

The Enroll & Make Changes screen opens.

Enroll & Make Changes

UPDATE YOUR COVERAGE

To make changes to your current selections and/or personal information, choose the applicable link from the table. In some cases, you may need to make your changes within a certain time period.

EVENTS

Description	Eligibility Period	Actions
Life Event		
Birth/Adoption	60 days of the event date	Start >
Divorce	60 days of the event date	Start >
End member or dependent CHP: other coverage/Medicaid/Medicare	30 days of the event date	Start >
Enroll member or dependent in CHP after loss of coverage	60 days of the event date	Start >

- Click the **Start** link in the **Actions** column of the **Birth/Adoption** event. The Birth/Adoption panel displays.

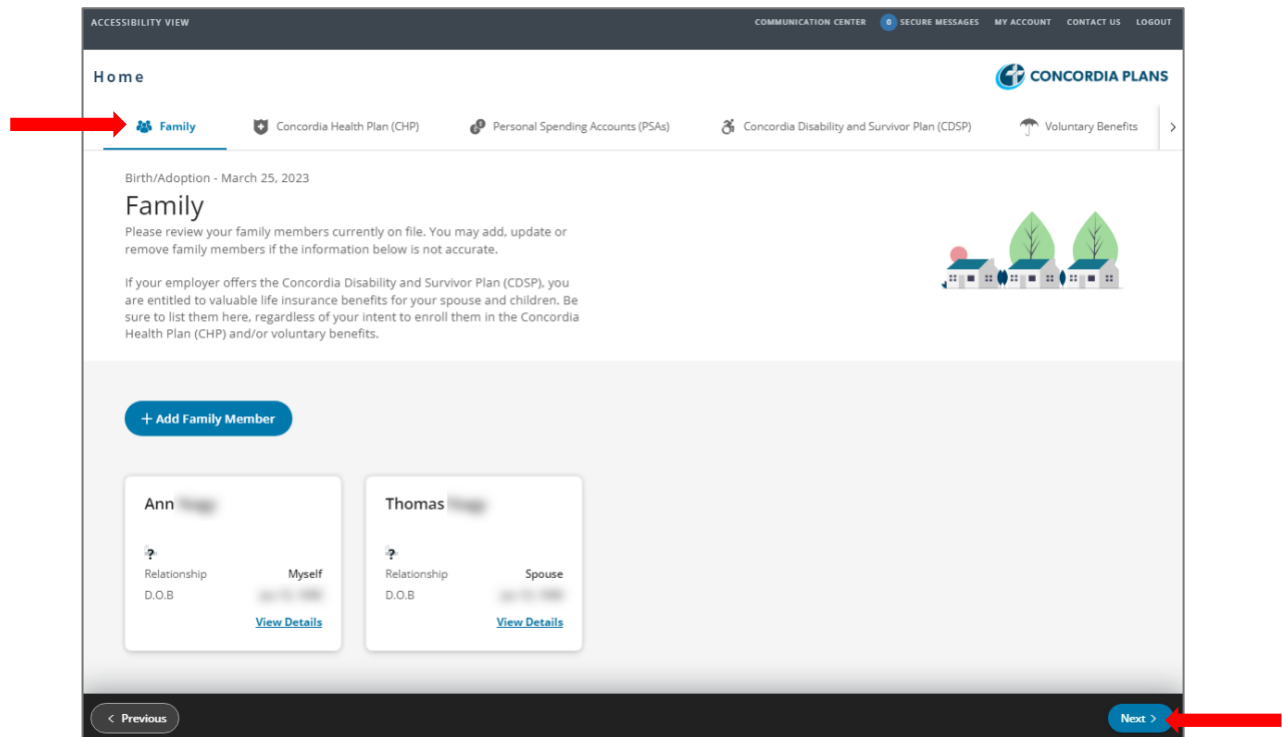
Birth/Adoption

The time limit within which you may make your changes as a result of Birth/Adoption is **60 days of the event date**.

ENTER THE EFFECTIVE DATE *

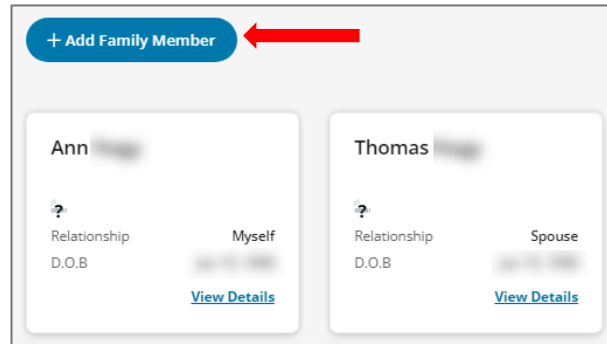
- Enter the date of the event, such as the birth date or marriage date, and then click the **Continue** button.

The system advances to the Family screen.



Note the row across the top of the screen that begins with **Family** and the **Next** button in the lower right corner. The Next button advances sequentially across the top row items.

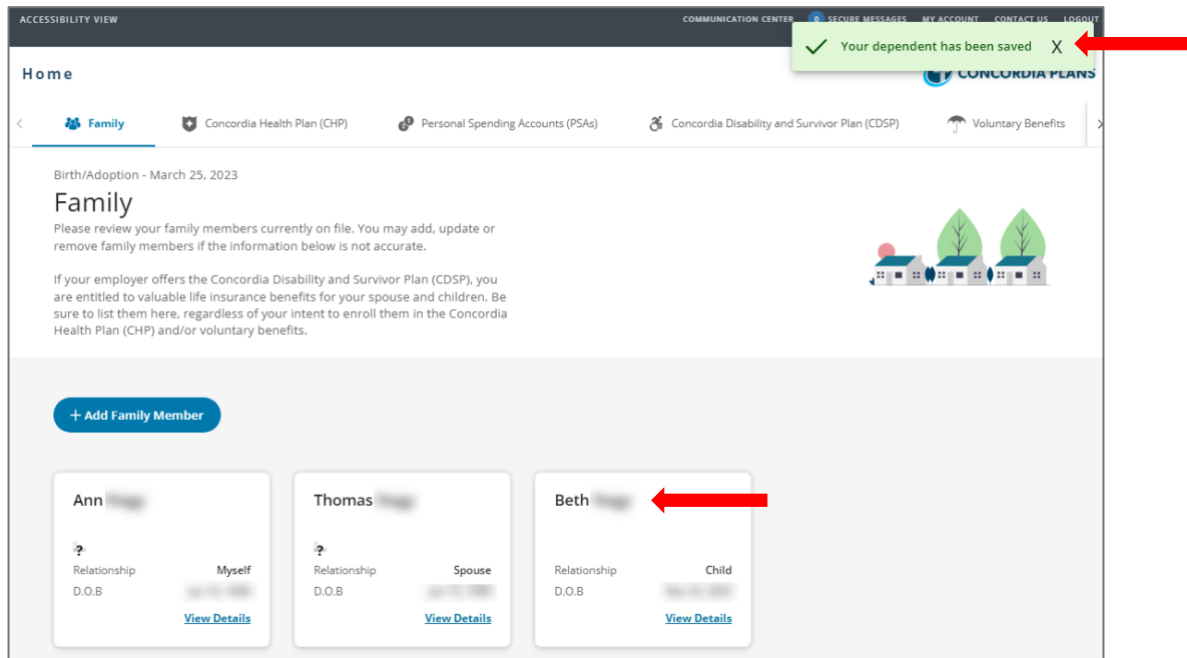
3.2.2 Add a New Dependent



1. Click the **Add Family Member** button.
The Family Member panel displays.
2. Enter the First name, Middle name, Last name, Relationship, Gender, Date of birth and click the **Save** button.

A screenshot of a 'Family Member' form. The form has a title bar with 'Family Member' and a close button. It contains several input fields: 'First name', 'Middle name', 'Last name', 'Relationship' (a dropdown menu), 'Gender' (a dropdown menu), 'Date of birth' (with a calendar icon), and 'SSN' (with a question mark icon). At the bottom of the form, there are two buttons: 'Cancel' and 'Save'. A red arrow points to the 'Save' button.

The **Your dependent has been saved** message displays at the top of the screen, and the new dependent displays with the original family member(s).



3. Click the **X** to close the **Your dependent has been saved** message.
4. Click the **Next** button at the bottom of the screen.
The **Concordia Health Plan** screen displays, with the Medical option showing.

3.2.3 Add and Update Benefits

Continue the event by adding and updating coverages and benefits for you and your dependents.

Birth/Adoption - March 25, 2023

Concordia Health Plan (CHP)

Medical Dental Vision Wellness

Medical [Compare Plans](#)

The Concordia Health Plan (CHP) provides medical coverage including office visits, hospital stays and emergency care. It also includes coverage for prescription drugs, mental health, preventive care and more. Select your plan option and the family members you wish to cover below.

Member and Employer cost responsibilities vary by LCMS ministry. Please check with your employer if you have questions on any cost responsibility that may impact your paycheck deduction.

If you see the CHP Options A, B, C, D, E, HDHP, HMO, HMO-C or HMO-C2 below, Concordia Plans believes these to be considered "grandfathered health plans" under the Affordable Care Act (ACA) and may not include certain consumer protections of the ACA that apply to other plans. For questions and more information, you may refer to the Grandfathered Health Plan Notice [here](#), call Concordia Plans at 888-927-7526 or contact the U.S. Department of Health and Human Services at healthreform.gov.

Select who is covered

☒ Ann Myself

☐ Thomas Spouse

☐ Beth Child

Decline Coverage [Select](#)

Option HDHP (BCBS) [Select](#) [View Details](#)

Healthy Me HSA - A (BCBS) [View Details](#)

[Scroll down](#)

Scroll down to see the coverages. An empty checkbox indicates that the named participants do not have Concordia Health Plan coverage.

1. Click the checkbox to select the newly added child.

Select who is covered

☒ Ann Myself

☐ Thomas Spouse

☒ Beth Child

Decline Coverage [Select](#)

Option HDHP (BCBS) [Select](#) [View Details](#)

Healthy Me HSA - A (BCBS) [View Details](#)

[Scroll down](#)

The child has the Concordia Health Plan coverage and applicable per month and annual deductions are updated below.

[< Previous](#)

Your per pay payroll deduction: \$0.00

Your annual payroll deduction: \$0.00

[See all benefits and costs](#)

[Next >](#)

2. Click the **Next** button and continue to the **Complete Enrollment** screen.

3. Scroll down to view your **Family Members** and **Your Coverage**.

ACCESSIBILITY VIEW COMMUNICATION CENTER SECURE MESSAGES MY ACCOUNT CONTACT US LOGOUT

Home

Concordia Disability and Survivor Plan (CDSP) Voluntary Benefits Retirement Beneficiaries **Complete your Enrollment**

Birth/Adoption - March 25, 2023

Complete Enrollment

Please take a moment to review all of your benefit selections to ensure they are correct.

Your total may contain both pre-tax and post-tax benefit elections. For a detailed breakdown of how your elections affect your paycheck and any cost responsibility you may have, please contact your employer.

If satisfied with your elections, please authorize the terms and conditions and select **Complete Enrollment**.

Family Members

Below is a summary of yourself and your dependents on file.

Member	Relationship	Coverage	View Details
Ann	Myself	D.O.B. [Redacted]	View Details
Thomas	Spouse	No Coverage	View Details
Beth	Child	Dental, Medical, Vision, Wellness/EAP	View Details

Your Coverage

All benefits are effective as of March 25, 2023 unless otherwise noted in the table below. If your elected coverage requires additional verification, it will be updated once approved.

Benefit	Coverage Option	Coverage Detail	Your Per Month Period Cost
Concordia Health Plan (CHP)			
Medical			
Medical	Healthy Me HSA - A (BCBS)	Member + Child(ren)	-

4. Scroll down to view the **Terms and Conditions** section.

Terms and Conditions

I hereby declare that I have completed my enrollment or modified my coverage, my contribution rate, or other information because of: Birth/Adoption. I understand that the modifications made during this session are effective 3/25/2023, subject to the approval of any required evidence of insurability.

I declare that the information contained on this form is complete and accurate (any false or incomplete declaration may nullify coverage).

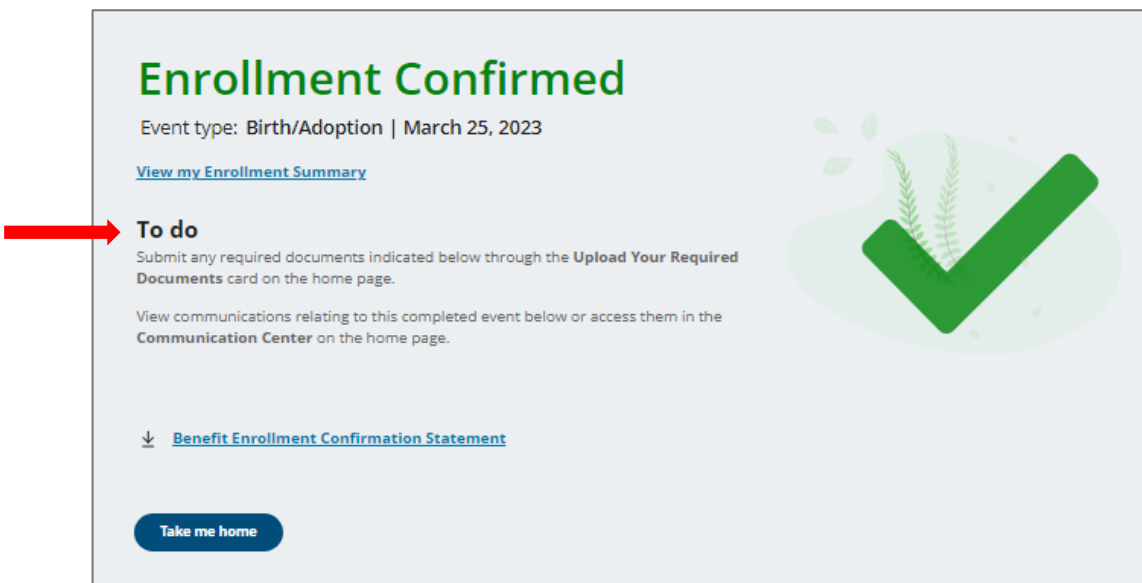
I authorize my employer to deduct from my salary amounts required to pay the cost of coverage and/or contributions plus applicable taxes, if any.

☒ I agree to the Terms and Conditions

[Go back and make changes](#) **Complete Enrollment**

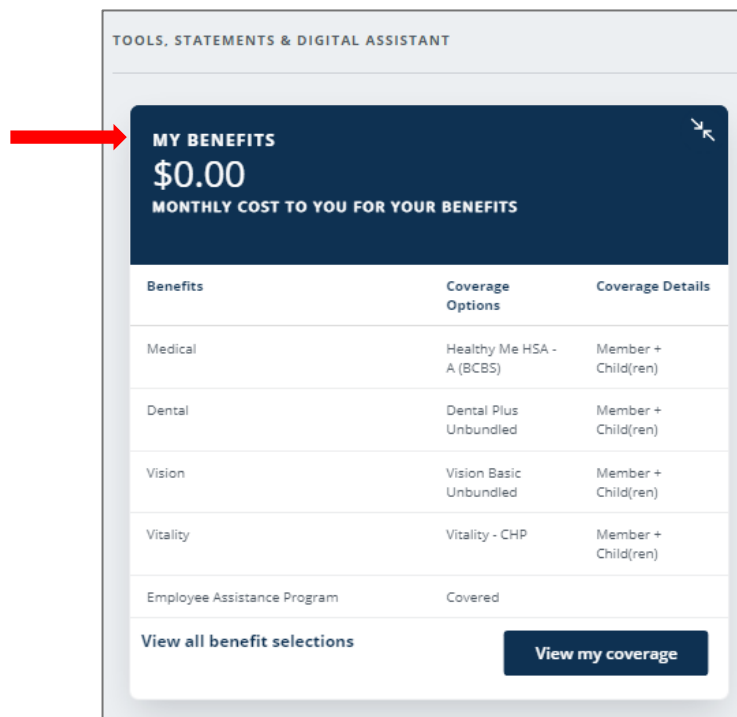
5. Read the Terms and Conditions and click the **I agree to the Terms and Conditions** checkbox to indicate you agree, then click the **Complete Enrollment** button.

The Enrollment Confirmed screen displays.



Note the **To do** section. Here you can view or print your confirmation statement.

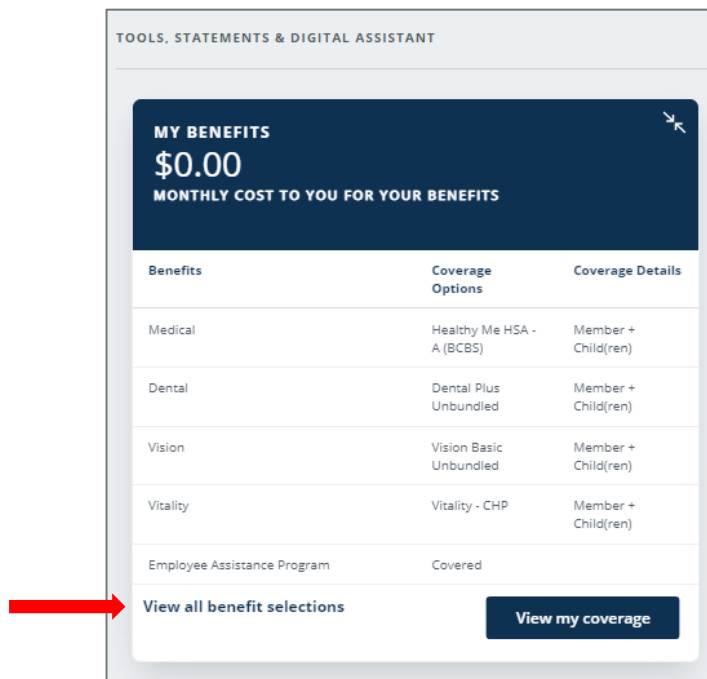
5. Click the **Take me home** button.
The system returns to the Home screen.



Note the My Benefits card on the Home screen. This shows a summary of your benefit selections.

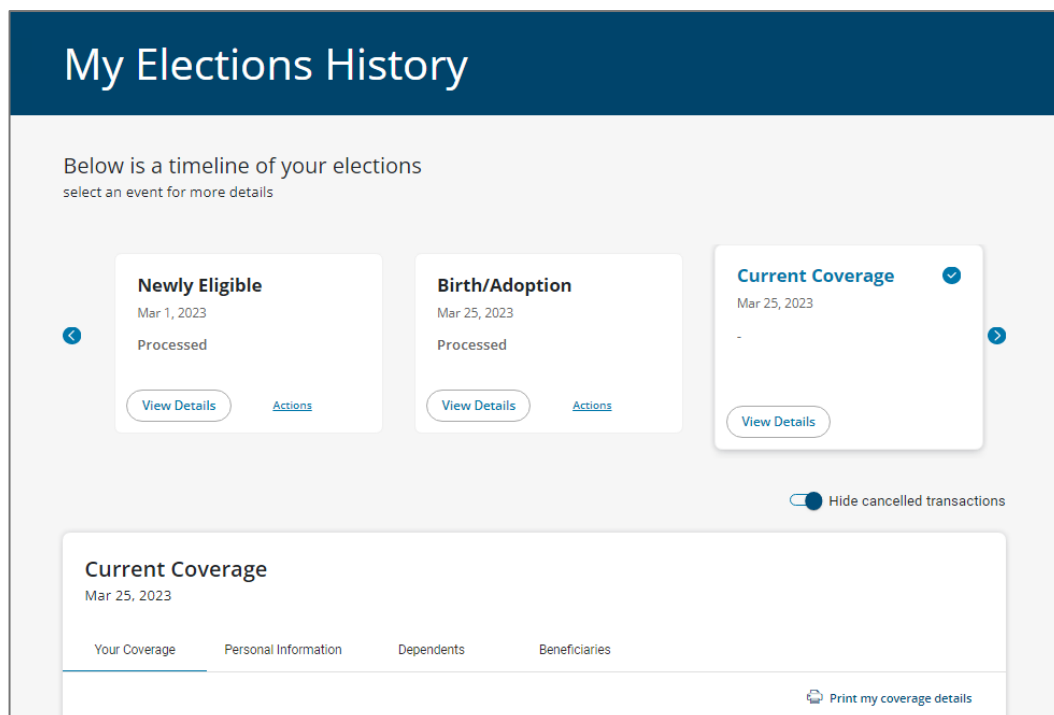
3.3 My Elections History

To view a full listing of your benefit selections:



1. Click the **View All Benefit Selections** link.
The My Elections History screen displays.

Note: All CPS members will see “Conversion Recalc” as the first event in their election timeline. This indicates the date your enrollment data was transferred to your new member portal.



2. Scroll down to view the **Current Coverage** section.

3. Keep scrolling to view the **Cost Summary** section.

Cost Summary	
Total Costs	
Your total per-month cost	\$0.00
Your total annual cost	\$0.00
Total annual employer cost	\$12.00

It is important to note that any employer or member cost(s) listed may not include any shared cost for your health coverage. Member and employer cost responsibilities vary by LCMS ministry, so please check with your employer if you have any questions on any cost responsibility that will impact your paycheck deductions.

4. Scroll back to the top of the Current Coverage section.

Current Coverage
Mar 25, 2023

 [Personal Information](#) [Dependents](#) [Beneficiaries](#)

5. Click the **Personal Information** link.
The Current Coverage section changes to display the member's name, ID, address, etc.

Current Coverage
Mar 25, 2023

[Your Coverage](#) [Personal Information](#) [Dependents](#) [Beneficiaries](#)

Full name

CPS Member ID

Annual Compensation

Gender

Date of Birth

Address ?

Email Address

Phone

Smoker Status

Ann

6. Click the **Dependents** link.
The Current Coverage section changes to display the member's dependents.

Current Coverage

Mar 25, 2023

Your Coverage

Personal Information

Dependents

Beneficiaries

Print my coverage details

Dependent name	Birth Date	Coverage
Thomas Spouse, Male	MM/DD/YYYY	No
Beth Child, Female	MM/DD/YYYY	Dental, Medical, Vision, Wellness/EAP

7. Click the **Beneficiaries** link.
The Current Coverage section changes to display the member's beneficiaries.

Current Coverage

Mar 25, 2023

Your Coverage

Personal Information

Beneficiaries

Print my coverage details

Beneficiaries	Basic Life
Primary	
Thomas Spouse, Male	100%

8. Scroll back to the top and click the **Home** link.

3.4 Any Time Changes

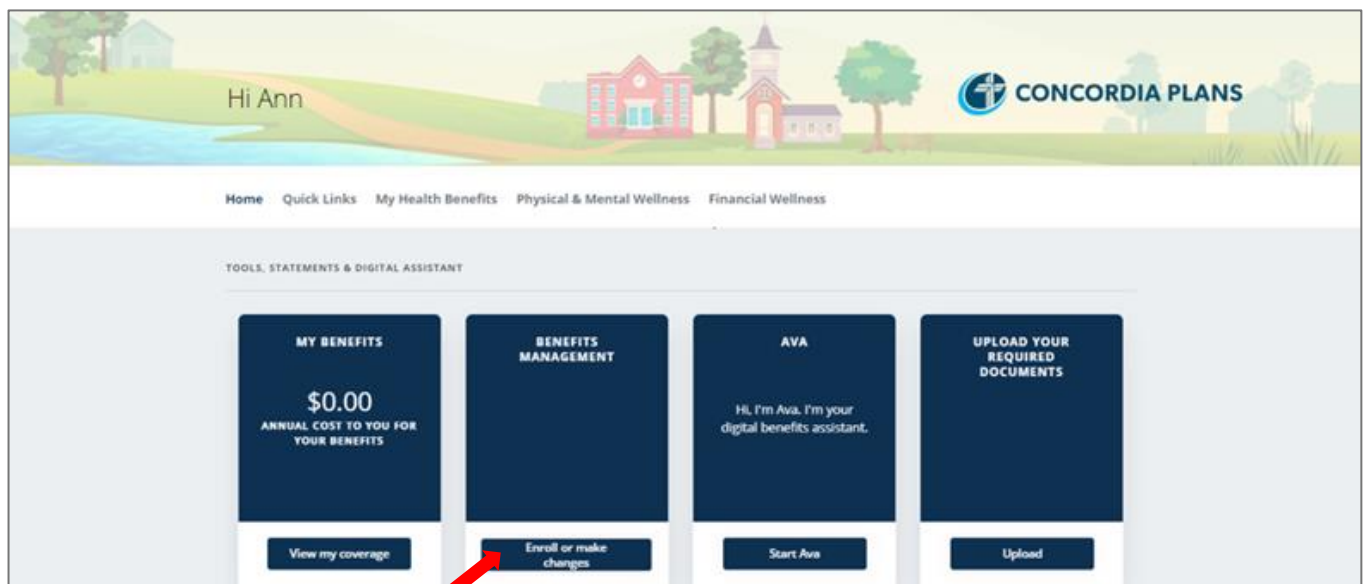
There are certain changes you can make to your benefits elections at any time, including beneficiary changes, CRSP 403(b) contributions, HSA enrollment or changes in contributions, or other voluntary benefits changes. Follow the steps in the examples in this section to complete these types of events.

You will not be asked to enter an effective date for Any Time Changes. Your changes will be effective the date you complete the enrollment.

Note: Changes that impact your payroll deductions, such as contributions to CRSP 403(b) and Personal Spending Accounts, might take additional time for your employer to adjust the payroll deductions accordingly.

3.4.1 Beneficiary Designation

Log in to your Member Portal, and follow these steps to add or update your beneficiary information.



1. In the Benefits Management tool, click the **Enroll or Make Changes** button.

The Enroll and Make Changes screen displays.


Enroll & Make Changes

UPDATE YOUR COVERAGE

To make changes to your current selections and/or personal information, choose the applicable link from the table. In some cases, you may need to make your changes within a certain time period.

EVENTS

Description	Eligibility Period	Actions
Life Event		
Birth/Adoption	60 days of the event date	Start >
End member or dependent CHP; other coverage/Medicaid/Medicare	30 days of the event date	Start >
Enroll member or dependent in CHP after loss of coverage	60 days of the event date	Start >
Marriage	60 days of the event date	Start >
Any Time Change		
Beneficiary Change	n/a	Start >
CRSP 403(b) Contribution Change	n/a	Start >
Voluntary Benefits Change	n/a	Start >

 [View my election history](#)

Beneficiary Change is listed in the **Any Time Change** section.

Any Time Change		
Beneficiary Change	n/a	Start >

- Click **Start** at the far right of **Beneficiary Change**.

3. The next screen you'll see is the **Family** page. Click Next at the bottom right corner to skip through this page.

Beneficiary Change - April 3, 2023

Family

Please review your family members currently on file. You may add, update or remove family members if the information below is not accurate.

If your employer offers the Concordia Disability and Survivor Plan (CDSP), you are entitled to valuable life insurance benefits for your spouse and children. Be sure to list them here, regardless of your intent to enroll them in the Concordia Health Plan (CHP) and/or voluntary benefits.

[+ Add Family Member](#)

Relationship: **Myself**
D.O.B:
[View Details](#)

Relationship: **Spouse**
D.O.B:
[View Details](#)

Relationship: **Child**
D.O.B:
[View Details](#)

Relationship: **Child**
D.O.B:
[View Details](#)

☐ Your employer has provided us your information for your benefit enrollment.

[Next >](#)

The Beneficiaries screen now displays.

ACCESSIBILITY VIEW

COMMUNICATION CENTER 0 SECURE MESSAGES MY ACCOUNT CONTACT US LOGOUT

Home

[Beneficiaries](#) Complete your Enrollment

Beneficiary Change - March 25, 2023

Beneficiaries

Your beneficiary is the person (or people) who will receive your benefits if something happens to you. By adding a beneficiary designation, you'll be able to make sure your wishes will be honored.

You may add, change or delete your beneficiaries below. You cannot designate your current employer as a beneficiary. If designating a trust, you must designate a specifically named trust in order for your designation to be considered valid.

If you participate in the Concordia Retirement Savings Plan (CRSP) 403(b), you must designate your CRSP beneficiaries on the Fidelity [website](#).

4. Scroll down to the **Designated beneficiary(ies)** section.
5. Click the **Add a Beneficiary** button.
The Add a Beneficiary panel opens at the right side of the screen.

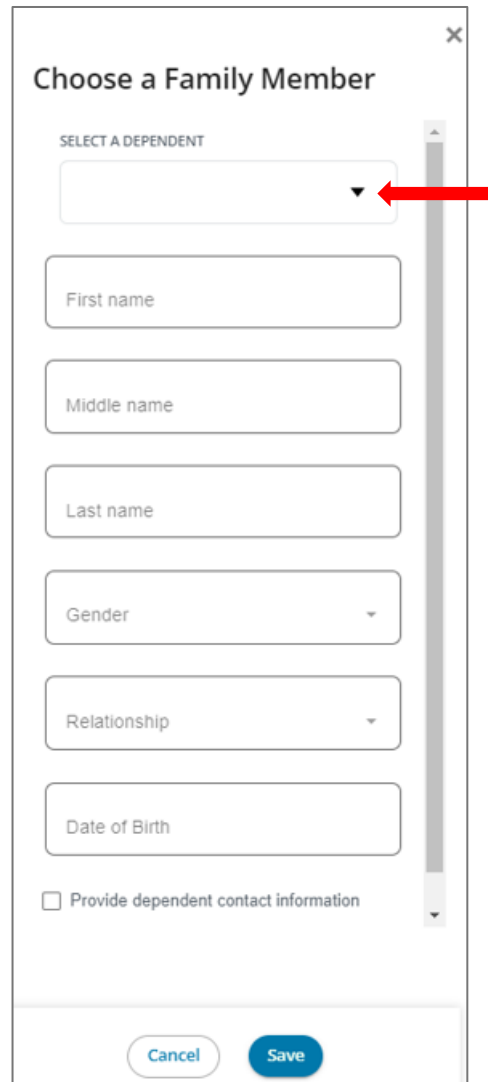
The screenshot shows a web interface for designating beneficiaries. At the top, it says "Contingent* - Optional". Below this is a table with two columns: "Designated beneficiary(ies)" and "Basic Life - Employee". The table has two rows: "Primary" and "Contingent*". Below the table, it says "To get started add your first beneficiary". A red arrow points to a blue button labeled "Add a Beneficiary". At the bottom, there is a summary row with "Total", "0%", and "0%".

The screenshot shows the "Add a Beneficiary" panel on the right side of the screen. The panel has a title "Add a Beneficiary" and a list of five options, each with a radio button: "Add a new beneficiary", "Choose a family member", "Designate your estate", "Add a trust", and "Add an organization". A red arrow points to the "Choose a family member" option. At the bottom of the panel is a blue button labeled "Next".

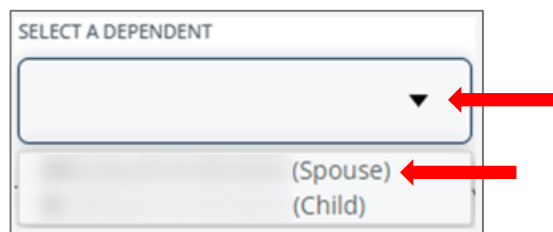
Note the options for beneficiaries. You may add a new beneficiary, choose a family member (from the dependents listed in the Family page), designate your estate, add a trust or add an organization. Select the checkbox next to the appropriate option and click Next.

This is a closer view of the "Add a Beneficiary" panel. It shows the same five options with radio buttons. A red arrow points to the "Choose a family member" option. Another red arrow points to the blue "Next" button at the bottom of the panel.

6. If you selected **Choose a family member**, the Choose a Family Member panel displays, giving you the option to select a dependent.



7. Click the drop-down arrow in the **Select a Dependent** field, and select the appropriate family member.



The dependent's demographic information fills in the remaining fields.

Choose a Family Member

SELECT A DEPENDENT

Spouse) ▼

First name

Middle name

Last name

Gender

Male ▼

Relationship

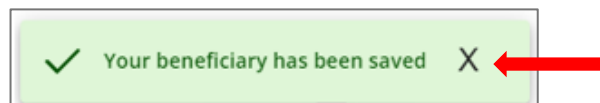
Spouse ▼

Date of Birth

☐ Provide dependent contact information

Cancel Save

8. Click the **Save** button.
A confirmation message displays.



9. Click the **X** to close the confirmation message.

The newly added dependent now displays in the Designated Beneficiary(ies) section.

Designated beneficiary(ies)		Basic Life - Employee	
		Primary	Contingent*
<div><div></div><div>Spouse</div></div> <div>Edit</div>		<div>0%</div>	<div>0%</div>
<div>Add a Beneficiary</div>			
Total		0%	0%

10. If you selected **Add a new beneficiary**, the Add a New Beneficiary panel displays.

×

Add a New Beneficiary

First name

Middle name

Last name

Gender

Relationship

Date of Birth

☐ Provide dependent contact information

Cancel

Save

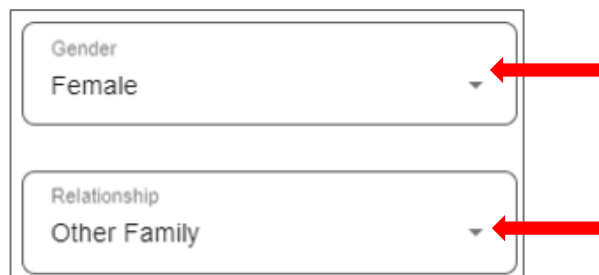
11. Enter the first name, middle name, and last name into the appropriate fields.



A vertical stack of three rounded rectangular input fields. The top field is labeled 'First name', the middle field is labeled 'Middle name', and the bottom field is labeled 'Last name'. Each field contains a blurred placeholder text.

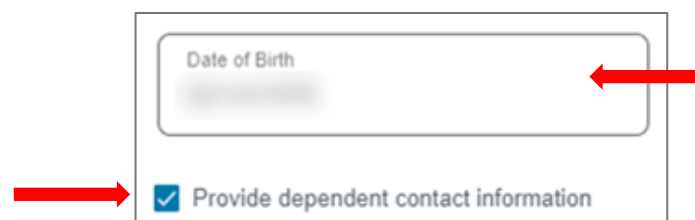
12. Click the drop-down arrow in the **Gender** field, and make your selection.

13. Click the drop-down arrow in the **Relationship** field, and make your selection.



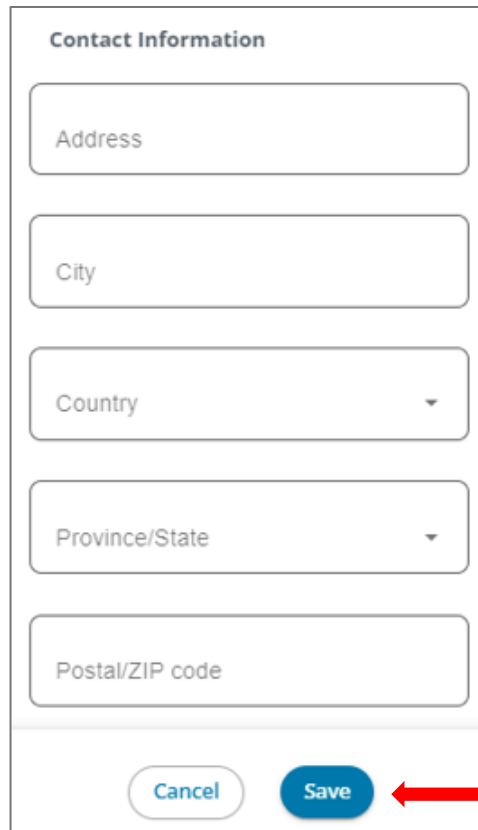
Two rounded rectangular drop-down menus stacked vertically. The top menu is labeled 'Gender' and shows 'Female' as the selected option. The bottom menu is labeled 'Relationship' and shows 'Other Family' as the selected option. Red arrows point to the drop-down arrows on the right side of each menu.

14. Enter the beneficiary's birth date in the **Date of Birth** field, and click the **Provide dependent contact information** checkbox.



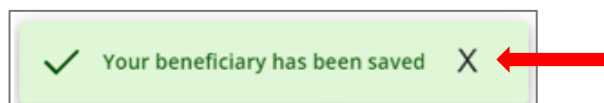
A rounded rectangular form containing two elements. The top element is a 'Date of Birth' input field with a blurred placeholder. The bottom element is a checkbox labeled 'Provide dependent contact information', which is checked. Red arrows point to the input field and the checkbox.

The Contact Information fields display below.



The image shows a 'Contact Information' form. It has five input fields: 'Address', 'City', 'Country' (a dropdown menu), 'Province/State' (a dropdown menu), and 'Postal/ZIP code'. At the bottom of the form are two buttons: 'Cancel' and 'Save'. A red arrow points to the 'Save' button.

15. Enter the beneficiary's full address, and click the **Save** button.
A confirmation message displays.



16. Click the **X** to close the confirmation message.

The steps to designate your estate, add a trust or add an organization are similar to the steps listed above. Select the appropriate action, click Next and follow the prompts on your screen. After adding your beneficiary(ies), designate the appropriate allotments for each beneficiary. The values in the Primary fields (and Contingent fields, if used) must add up to 100%.

Designated beneficiary(ies)		Basic Life - Employee	
		Primary	Contingent*
Spouse	Edit	100%	0%
Child	Edit		100%
Add a Beneficiary			
Total		100%	100%

< Previous Next >

17. Enter the **Primary** and **Contingent** values as desired.
In this example, a spouse and child are split as the Primary beneficiaries.
18. Click the **Next** button at the bottom of the screen.
The Complete Enrollment screen displays.

Home CONCORDIA PLANS

Beneficiaries Complete your Enrollment

Beneficiary Change - February 24, 2023

Complete Enrollment

Please take a moment to review all of your benefit selections to ensure they are correct.

Your total may contain both pre-tax and post-tax benefit elections. For a detailed breakdown of how your elections affect your paycheck and any cost responsibility you may have, please contact your employer.

If satisfied with your elections, please authorize the terms and conditions and select **Complete Enrollment**.

19. Scroll down to the **Beneficiaries** section.

Beneficiaries

Beneficiaries	Basic Life - Employee
Primary	
[Redacted]	100%
Contingent*	
[Redacted] ☆	100%

Terms and Conditions

I hereby declare that I have completed my enrollment or modified my coverage, my contribution rate, or other information because of: Beneficiary Change. I understand that the modifications made during this session are effective 3/25/2023, subject to the approval of any required evidence of insurability.

I declare that the information contained on this form is complete and accurate (any false or incomplete declaration may nullify coverage).

I authorize my employer to deduct from my salary amounts required to pay the cost of coverage and/or contributions plus applicable taxes, if any.

☒ I agree to the Terms and Conditions

[Go back and make changes](#) [Complete Enrollment](#)

20. Read the Terms and Conditions, click the **I agree to the Terms and Conditions** checkbox to indicate your agreement, then click the **Complete Enrollment** button.
The Enrollment Confirmed screen displays.

Enrollment Confirmed

Event type: **Beneficiary Change** | March 25, 2023

[View my Enrollment Summary](#)

To do

Submit any required documents indicated below through the **Upload Your Required Documents** card on the home page.

View communications relating to this completed event below or access them in the **Communication Center** on the home page.

↓ [Benefit Enrollment Confirmation Statement](#)

[Take me home](#)

21. Click the **Take me home** button.

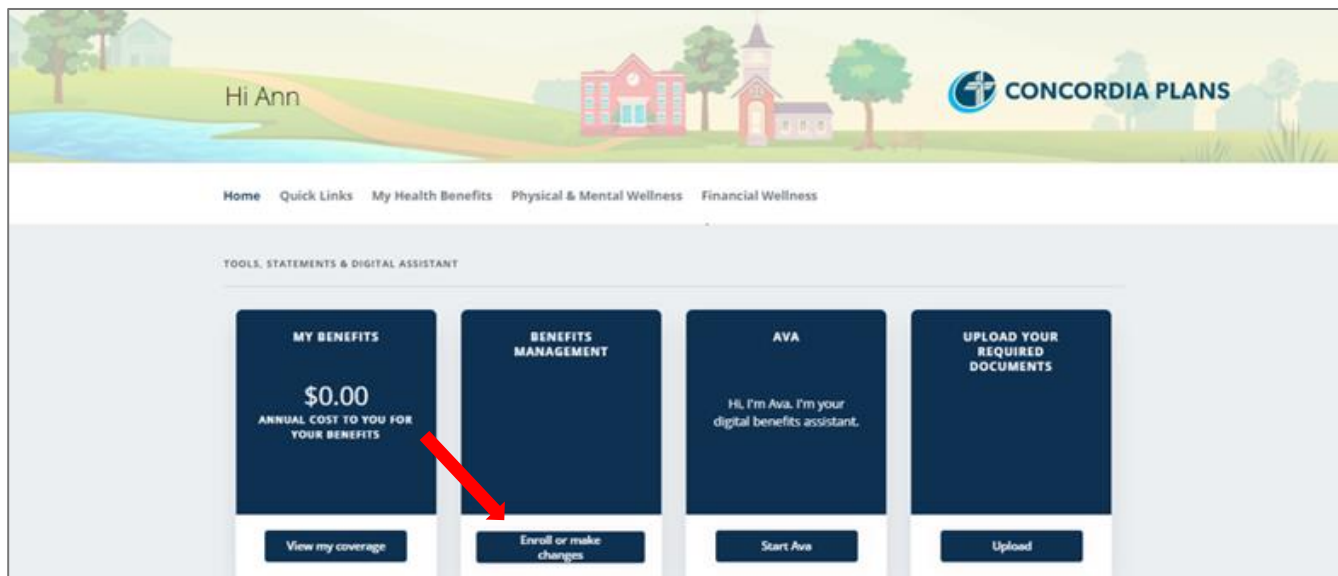
A new document is available in the Communication Center.



22. Click the **Communication Center** option in the top right menu.
The Confirmation Statement displays on the Documents screen.
23. Click the document link to open and review the document.

3.4.2 Concordia Retirement Savings Plan (CRSP) 403(b) Contribution Change

Log in to your Member Portal, and follow these steps to update your Concordia Retirement Savings Plan (CRSP) 403(b) Contribution information.



1. On the Benefits Management tool, click the **Enroll or Make Changes** button. The Enroll and Make Changes screen displays.

Enroll & Make Changes

UPDATE YOUR COVERAGE

To make changes to your current selections and/or personal information, choose the applicable link from the table. In some cases, you may need to make your changes within a certain time period.

EVENTS

Description	Eligibility Period	Actions
Life Event		
Birth/Adoption	60 days of the event date	Start >
End member or dependent CHP: other coverage/Medicaid/Medicare	30 days of the event date	Start >
Enroll member or dependent in CHP after loss of coverage	60 days of the event date	Start >
Marriage	60 days of the event date	Start >
Any Time Change		
Beneficiary Change	n/a	Start >
CRSP 403(b) Contribution Change	n/a	Start >
Voluntary Benefits Change	n/a	Start >

[View my election history](#)

CRSP 403(b) Contribution Change is listed in the **Any Time Change** section.

Any Time Change		
Beneficiary Change	n/a	Start >
CRSP 403(b) Contribution Change	n/a	Start >

2. Click **Start** at the far right of **CRSP 403(b) Contribution Change**.
3. The next screen you'll see is the **Family** page. Click Next at the bottom right corner to skip through this page.

Home **CONCORDIA PLANS**

Family Retirement Complete your Enrollment

CRSP Contribution Change

Family

Please review your family members currently on file. You may add, update or remove family members if the information below is not accurate.

If your employer offers the Concordia Disability and Survivor Plan (CDSP), you are entitled to valuable life insurance benefits for your spouse and children. Be sure to list them here, regardless of your intent to enroll them in the Concordia Health Plan (CHP) and/or voluntary benefits.

[+ Add Family Member](#)

Ann

Relationship **Myself**

D.O.B.

[View Details](#)

Relationship **Spouse**

D.O.B.

[View Details](#)

Relationship **Child**

D.O.B.

[View Details](#)

[< Previous](#) [Next >](#)

The CRSP 403(b) Contribution Change screen now displays.

Family **Retirement** Complete your Enrollment

CRSP 403(b) Contribution Change - March 26, 2023

Retirement

[Concordia Retirement Savings Plan \(CRSP\) 403\(b\)](#)

CRSP 403(b) Dollar Amount Contributions

The Concordia Retirement Savings Plan (CRSP) 403(b), administered through Fidelity Investments, is crucial to building a secure retirement, working together with your Concordia Retirement Plan (CRP) pension benefits and Social Security to provide you a complete retirement paycheck.

You have two savings options. The pre-tax option offers lower taxable income today, while the after-tax Roth option allows you to have tax-free income in retirement. There are also additional tax advantages for rostered workers. Click [here](#) for help choosing which option is right for you.

[Next >](#)

There are four contribution options:

- Dollar amount contributions:
 - **Pre-tax dollar** amount savings per pay period
 - **After-Tax Roth dollar** amount savings per paycheck
- Percentage amount contributions:
 - **Pre-tax percentage** amount savings per paycheck
 - **After-Tax Roth percentage** amount savings per paycheck.

You can elect to make pre-tax contributions, after-tax Roth contributions or a combination of both to prepare for your retirement years, but you must consistently select either dollar or percentage contributions for both. Scroll down the screen to view all savings options. If you need help deciding which option(s) to choose, you can find more information [here](#).

CRSP 403(b) Dollar Amount Contributions

The Concordia Retirement Savings Plan (CRSP) 403(b), administered through Fidelity Investments, is crucial to building a secure retirement, working together with your Concordia Retirement Plan (CRP) pension benefits and Social Security to provide you a complete retirement paycheck.

You have two savings options. The pre-tax option offers lower taxable income today, while the after-tax Roth option allows you to have tax-free income in retirement. There are also additional tax advantages for rostered workers. Click [here](#) for help choosing which option is right for you.

CRSP 403(b) Pre-Tax Dollar Amount

Per Pay Period

CRSP 403(b) After-Tax Roth Dollar Amount

Per Pay Period

CRSP 403(b) Percentage Contributions

CRSP 403(b) Pre-Tax Percentage

Per Pay Period %

CRSP 403(b) After-Tax Roth Percentage

Per Pay Period %

4. Enter the amount you want to save per paycheck in the contribution option(s) of your choice field.

CRSP 403(b) Pre-Tax Dollar Amount

Per Pay Period

- Click the **Next** button.
A Notification window opens.

The screenshot shows the 'Retirement' tab selected in the top navigation bar. A notification window is open in the center, titled 'Notification', with a close button (X) in the top right corner. The notification text reads: 'The system recalculated the costs based on the choices you just made. If you are satisfied with the choices and the updated costs, proceed to the next step. Otherwise, revise your choices and click Recalculate'. Below the text is an 'OK' button, which is highlighted with a red arrow. The background content is partially obscured by the notification. At the bottom of the screen, there is a 'Next >' button, also highlighted with a red arrow. The bottom section displays payroll deduction information: 'Your per pay payroll deduction: \$100.00' and 'Your annual payroll deduction: \$1,200.00'. A link 'See all benefits and costs' is also visible.

- Read the notification, then click the **OK** button.
- Click **Next**.
The Complete Enrollment screen displays.

The screenshot shows the 'Complete your Enrollment' tab selected in the top navigation bar. The main heading is 'Complete Enrollment'. Below the heading, there is a paragraph: 'Please take a moment to review all of your benefit selections to ensure they are correct.' followed by another paragraph: 'Your total may contain both pre-tax and post-tax benefit elections. For a detailed breakdown of how your elections affect your paycheck and any cost responsibility you may have, please contact your employer.' At the bottom, it says: 'If satisfied with your elections, please authorize the terms and conditions and select **Complete Enrollment**.' On the right side, there is an illustration of three document icons, with the middle one highlighted in green and having a checkmark above it.

8. Scroll down to see the **Retirement** section.

Benefit	Coverage Option	Coverage Detail	Your Per Month Period Cost
Retirement			
Concordia Retirement Savings Plan (CRSP) 403(b)			
CRSP 403(b) Dollar Amount Contributions			
☆ CRSP 403(b) Pre-Tax Dollar Amount	\$100.00		\$100.00
CRSP 403(b) After-Tax Roth Dollar Amount	\$0.00		-
CRSP 403(b) Percentage Contributions			
CRSP 403(b) Pre-Tax Percentage	0.00%		-
CRSP 403(b) After-Tax Roth Percentage	0.00%		-
Total			\$100.00

9. Scroll down to the **Terms and Conditions** section.

Terms and Conditions

I hereby declare that I have completed my enrollment or modified my coverage, my contribution rate, or other information because of: CRSP 403(b) Contribution Change. I understand that the modifications made during this session are effective 3/26/2023, subject to the approval of any required evidence of insurability.

I declare that the information contained on this form is complete and accurate (any false or incomplete declaration may nullify coverage).

I authorize my employer to deduct from my salary amounts required to pay the cost of coverage and/or contributions plus applicable taxes, if any.

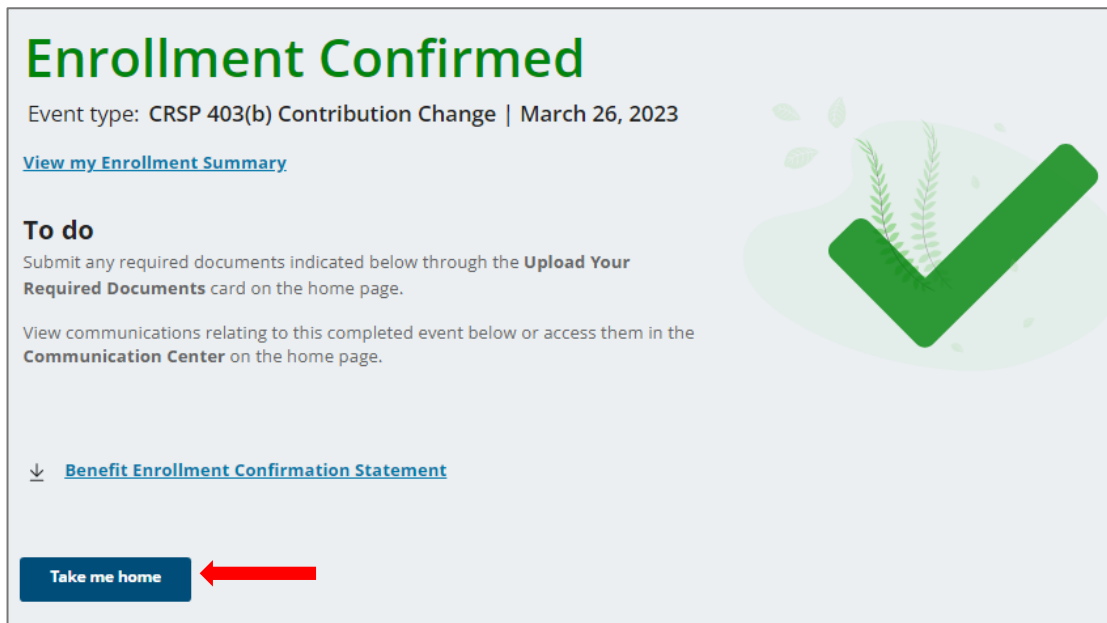
☒ I agree to the Terms and Conditions

[Go back and make changes](#)

Complete Enrollment

10. Read the Terms and Conditions, click the **I agree to the Terms and Conditions** checkbox to indicate your agreement, then click the **Complete Enrollment** button.

The Enrollment Confirmed screen displays.



11. Click the **Take me home** button to return to your member portal home screen.

3.5 Milestone Events

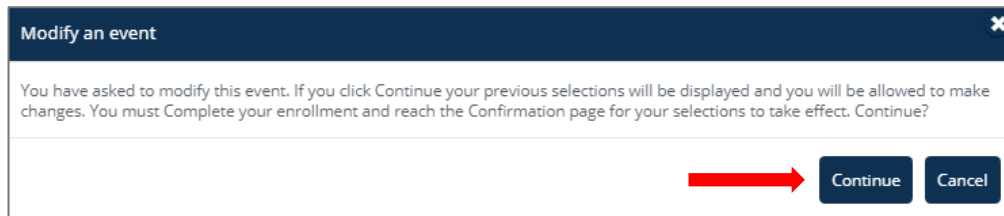
A Milestone event is an occurrence that is automatically generated for you or your dependents based on age or other eligibility changes.

3.5.1 Dependent Student Certification

Dependents between ages 21-26 are eligible for the Concordia Disability and Survivor Plan (CDSP), Basic Life Insurance, Accidental Death and Dismemberment (AD&D) plan and Supplemental Life Insurance if they are an unmarried, full-time student.

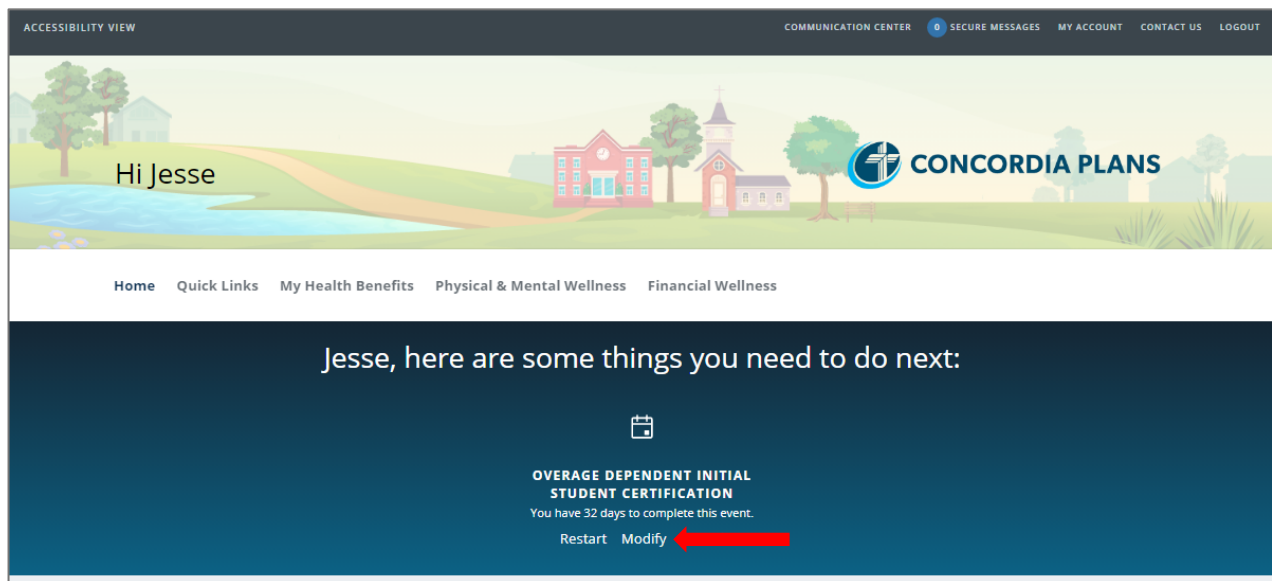
You will receive a portal notification and be prompted to indicate your dependent child's full-time student status if they are approaching age 21 within the following month. An Overage Dependent Initial Student Certification event will display in the blue banner on your member portal dashboard.

1. Click **Modify** on the event.
An instructional window opens.



The screenshot shows a dark blue modal window titled "Modify an event" with a close button (X) in the top right corner. The text inside reads: "You have asked to modify this event. If you click Continue your previous selections will be displayed and you will be allowed to make changes. You must Complete your enrollment and reach the Confirmation page for your selections to take effect. Continue?". At the bottom right, there are two buttons: "Continue" and "Cancel". A red arrow points to the "Continue" button.

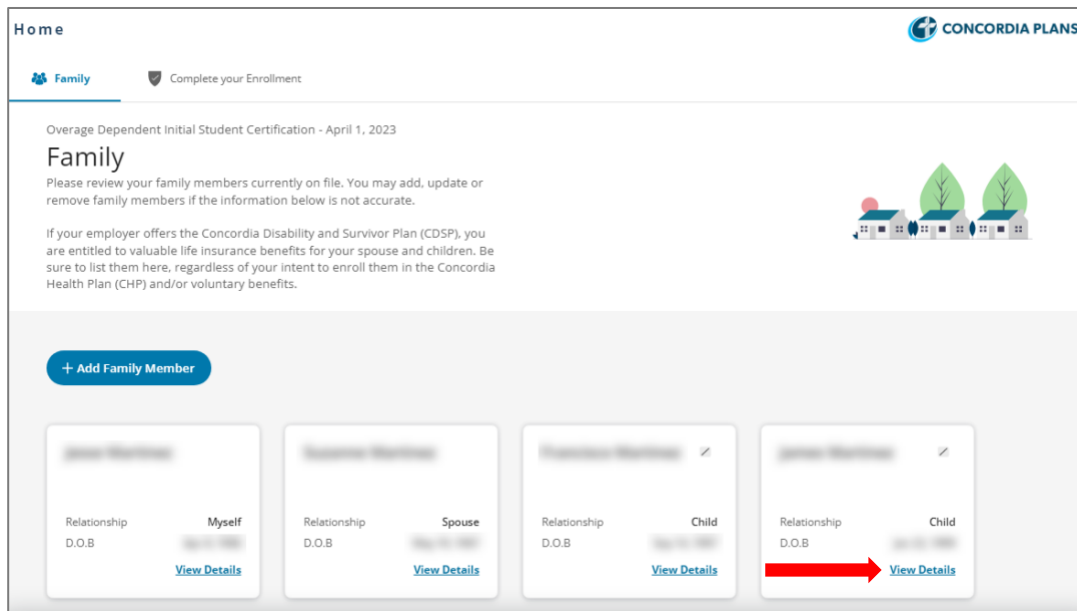
2. Read the instructions and click the **Continue** button.



The screenshot shows the Concordia Plans member portal dashboard. At the top, there is a navigation bar with links: "ACCESSIBILITY VIEW", "COMMUNICATION CENTER", "SECURE MESSAGES", "MY ACCOUNT", "CONTACT US", and "LOGOUT". Below the navigation bar is a banner with a colorful illustration of a campus scene. The text "Hi Jesse" is displayed on the left. The Concordia Plans logo is on the right. Below the banner is a navigation menu with links: "Home", "Quick Links", "My Health Benefits", "Physical & Mental Wellness", and "Financial Wellness". The main content area has a dark blue background with the text "Jesse, here are some things you need to do next:". Below this text is a calendar icon and the event title "OVERAGE DEPENDENT INITIAL STUDENT CERTIFICATION". Under the title, it says "You have 32 days to complete this event." At the bottom, there are two buttons: "Restart" and "Modify". A red arrow points to the "Modify" button.

The Family page will appear.

3. Select **View Details** on the dependent approaching age 21.



Home

CONCORDIA PLANS

Family Complete your Enrollment

Overage Dependent Initial Student Certification - April 1, 2023

Family

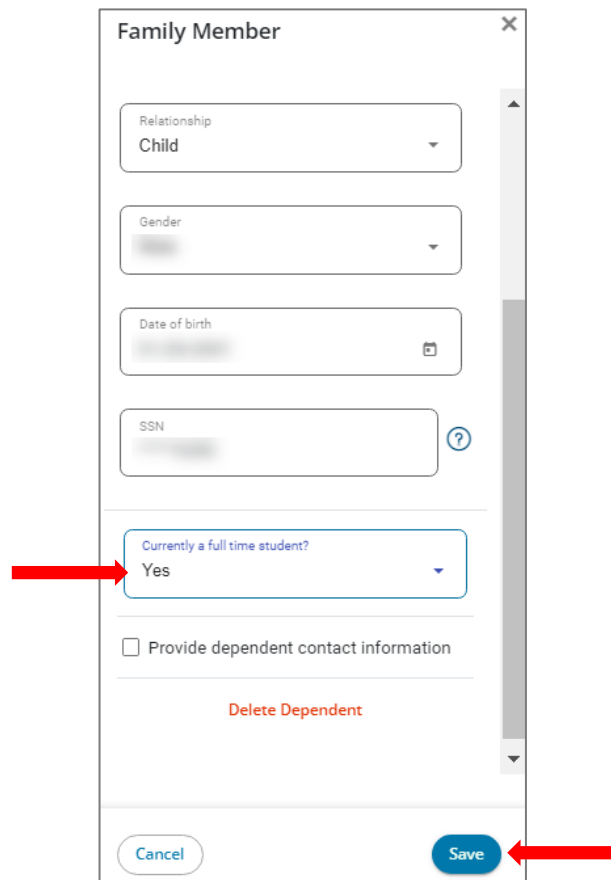
Please review your family members currently on file. You may add, update or remove family members if the information below is not accurate.

If your employer offers the Concordia Disability and Survivor Plan (CDSP), you are entitled to valuable life insurance benefits for your spouse and children. Be sure to list them here, regardless of your intent to enroll them in the Concordia Health Plan (CHP) and/or voluntary benefits.

+ Add Family Member

Relationship D.O.B	Myself 12/12/1985	Relationship D.O.B	Spouse 12/12/1985	Relationship D.O.B	Child 12/12/2005	Relationship D.O.B	Child 12/12/2005
View Details		View Details		View Details		View Details	

4. Click the down arrow on the **Currently a full-time student?** field, select Yes and click **Save**.



Family Member

Relationship
Child

Gender

Date of birth

SSN

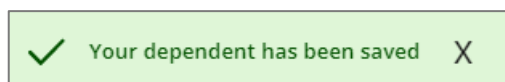
Currently a full time student?
Yes

☐ Provide dependent contact information

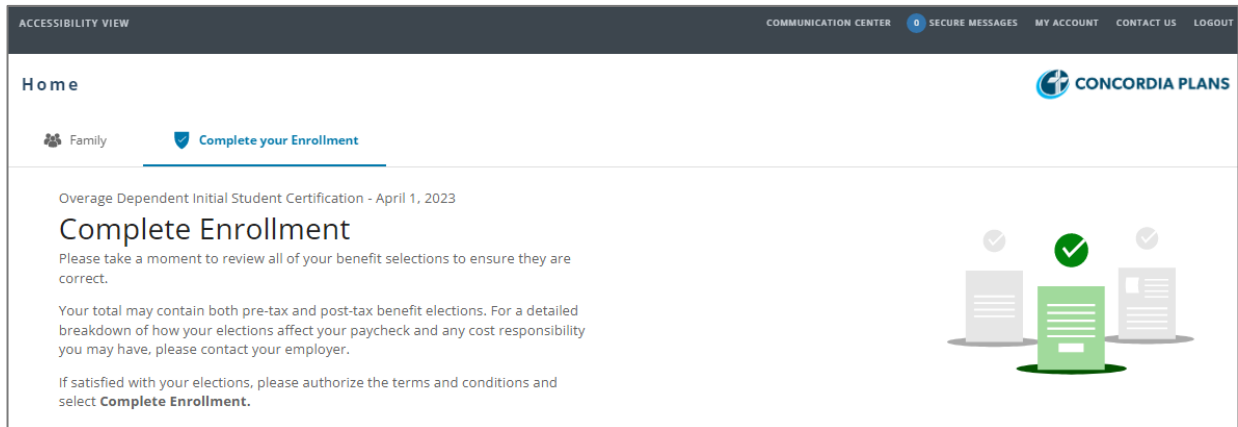
Delete Dependent

Cancel Save

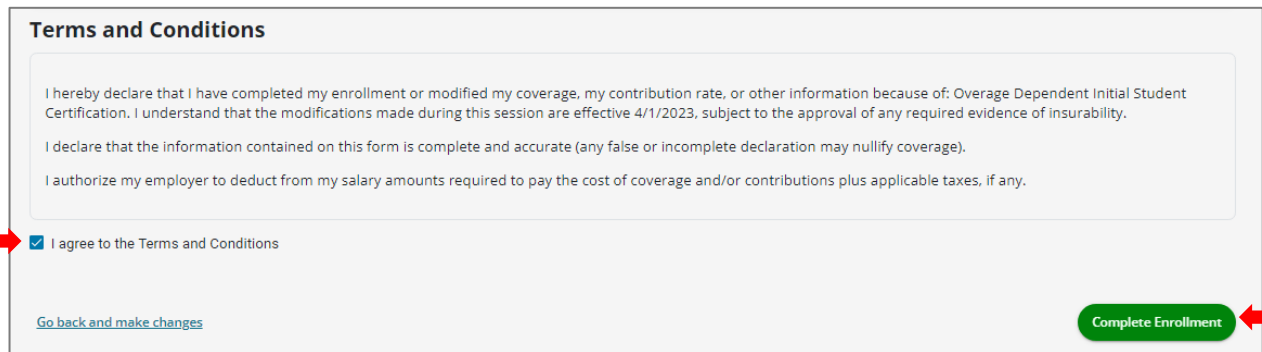
Confirmation of the dependent update will appear on the screen.



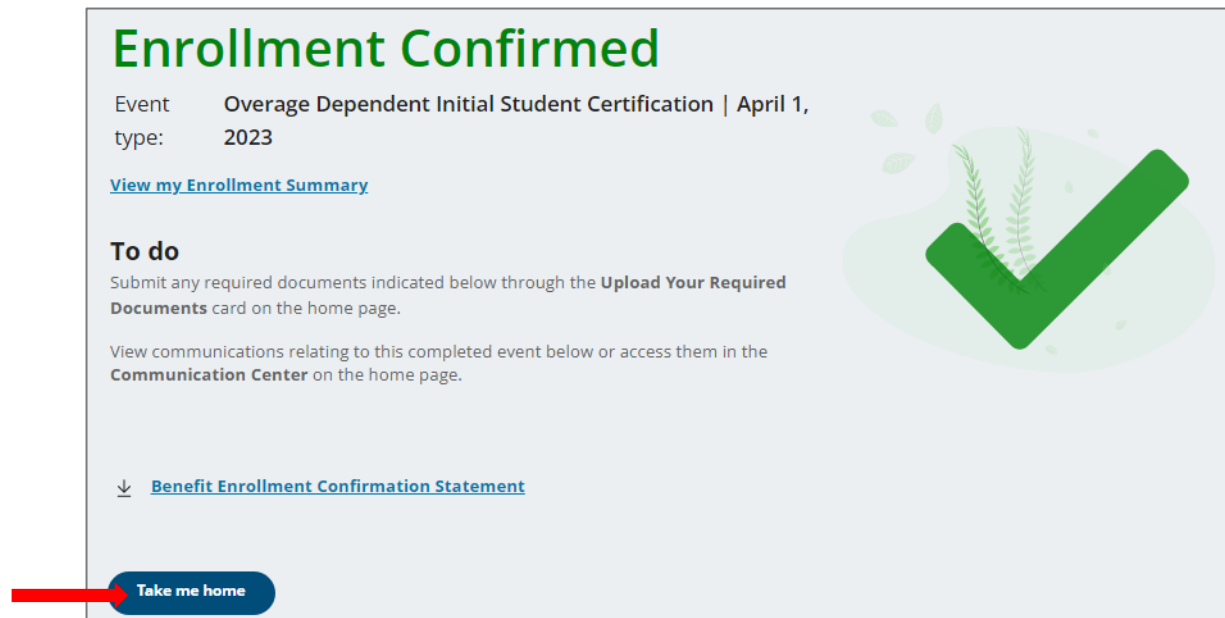
The Complete your Enrollment screen will display.



5. Scroll down the page, read the Terms and Conditions, click the **I agree to the Terms and Conditions** checkbox to indicate your acceptance, then click the **Complete Enrollment** button.



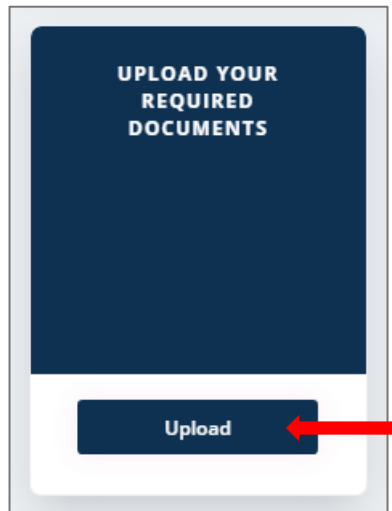
The Enrollment Confirmation page will appear.



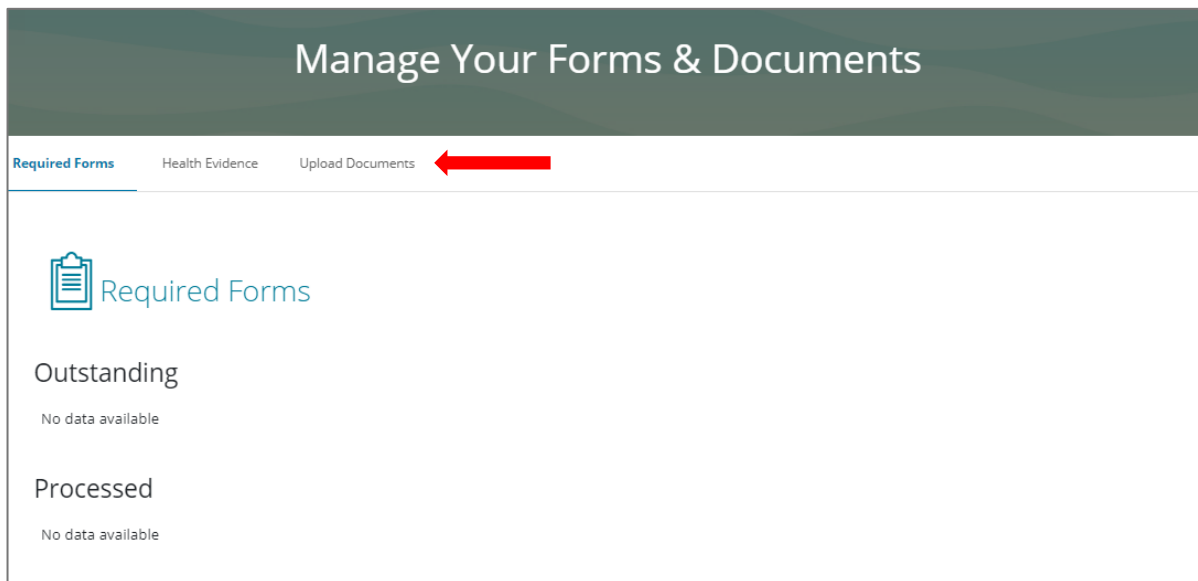
6. Click **Take me home** to return to your member home page.

4 Upload Required Documents

Certain life events require additional documentation prior to being processed by Concordia Plans. These documents (or the need to provide additional documents) will be provided to you through your member portal when you complete your life event. Once you are ready to provide them, go to the **Upload Your Required Documents** card.



1. Click the **Upload** button on the **Upload Your Required Documents** card. The Manage Your Forms & Documents screen displays.



2. Click the **Upload Documents** option.

The Upload Documents screen displays.

Upload documents

This page lists the documents that you are required to submit related to enrollment changes that you recently submitted. If a document is required more than once, it will appear in the list as many times as it is required. You must upload it as many times as it appears in the list. For each required document, you can upload a file a maximum of five times.

Document Name	Required for	Status	Details	Actions
Proof of Adopted Child		Not Received		Upload

- Click the **Upload** link in the **Actions** column.
The Upload Documents window opens.

Upload documents

- Click **Browse** and select the file to upload.
- Confirm that the file is a true copy of the original document by checking the box below.
- Click **Upload** to submit your file.
- A confirmation screen will appear when your file has been uploaded successfully.

About your file:

- It must be less than 100 MB in size.
- It must be one of the following types: MSG, CSV, XLSX, DOCX, DOC, XLS, TXT, PPT, JPEG, JPG, GIF, TIFF, BPM or PDF.

[Choose File](#) No file chosen

☐ I attest that the file I am submitting, which contains an image of an original document, has not been falsified in any way and is a true representation of that original document.

[Upload](#)

[Cancel](#)

- Click the **Choose File** button.
An Open File window opens.

Name	Date modified	Type	Size
Adoption Certificate	1/31/2023 7:33 PM	Adobe Acrobat D...	4,293

To:

[Open](#) [Cancel](#)

- Navigate to the location of the stored document; click the document's name to select it, and then click the **Open** button.

The selected file's name displays on the Upload documents window.

The screenshot shows a window titled "Upload documents" with a close button (X) in the top right corner. Inside the window, there are instructions for uploading a document:

- Click **Browse** and select the file to upload.
- Confirm that the file is a true copy of the original document by checking the box below.
- Click **Upload** to submit your file.
- A confirmation screen will appear when your file has been uploaded successfully.

About your file:

- It must be less than 100 MB in size.
- It must be one of the following types: MSG, CSV, XLSX, DOCX, DOC, XLS, TXT, PPT, JPEG, JPG, GIF, TIFF, BPM or PDF.

Below the instructions, there is a "Choose File" button and the filename "Adoption Certificate.pdf". A red arrow points to the "Choose File" button. Below this, there is a checkbox labeled "I attest that the file I am submitting, which contains an image of an original document, has not been falsified in any way and is a true representation of that original document." A red arrow points to this checkbox. Below the checkbox is an "Upload" button, with a red arrow pointing to it. At the bottom right of the window is a "Cancel" button.

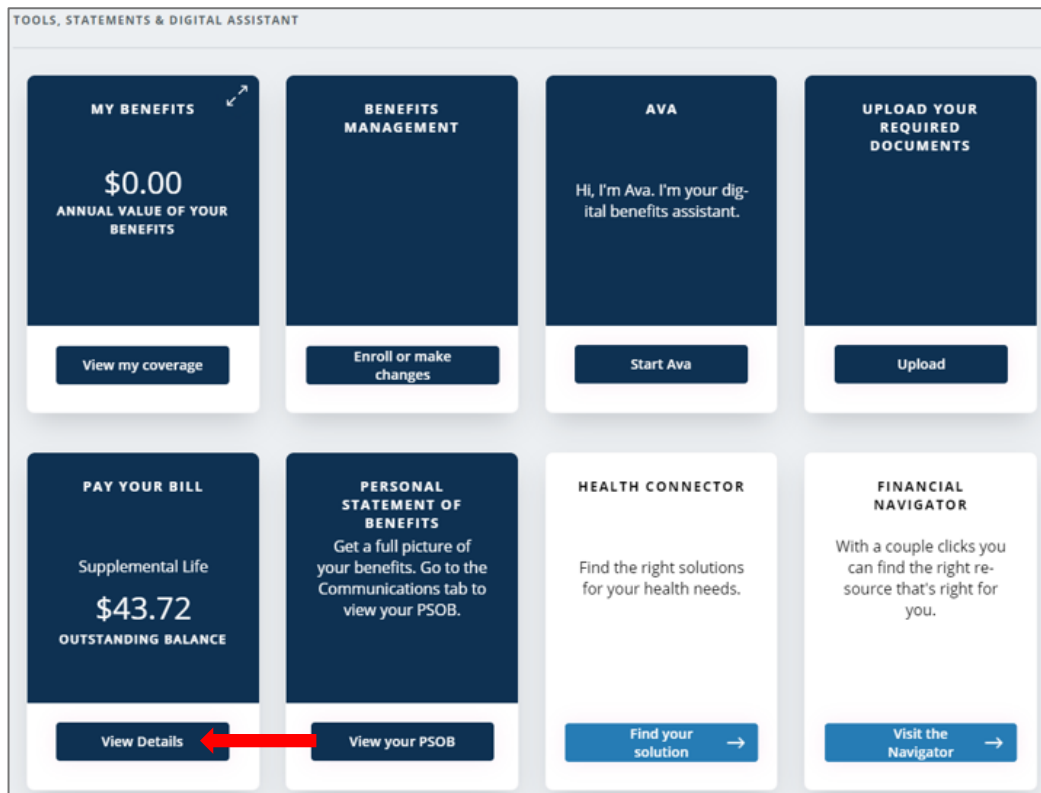
6. Read the document attestation statement, click the **attest** checkbox to indicate your agreement, then click the **Upload** button to complete the process.
The Upload documents window confirms your successful upload.

The screenshot shows the same "Upload documents" window, but now it displays a confirmation message: "You have successfully upload the following document: AdoptionCert.pdf." Below this, there is a paragraph explaining the review process: "We review documents within one to two business days of receiving them. Until we review a received document, it will have the status 'New'. Once we begin reviewing a document, its status changes to 'Under Review'." Another paragraph states: "If you uploaded the wrong file, you can remove it or replace it with another file while it has the status 'New'. You can upload a file for each document you are required to submit a maximum of five times." A third paragraph says: "If we are not able to approve your document, the Benefits Administrator may notify you and ask you to submit it again. The status of your document will change back to 'Not received'." A final paragraph provides contact information: "If you have questions regarding the document approval process, contact the Concordia Plans at 888-927-7526." At the bottom right of the window, there is a "Close" button, with a red arrow pointing to it.

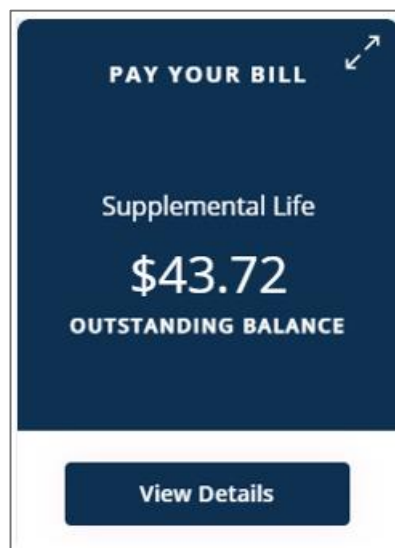
7. Click the **Close** button.
The Upload Documents window displays the added document in the Details column.

5 Billing Card – Pay Your Bill

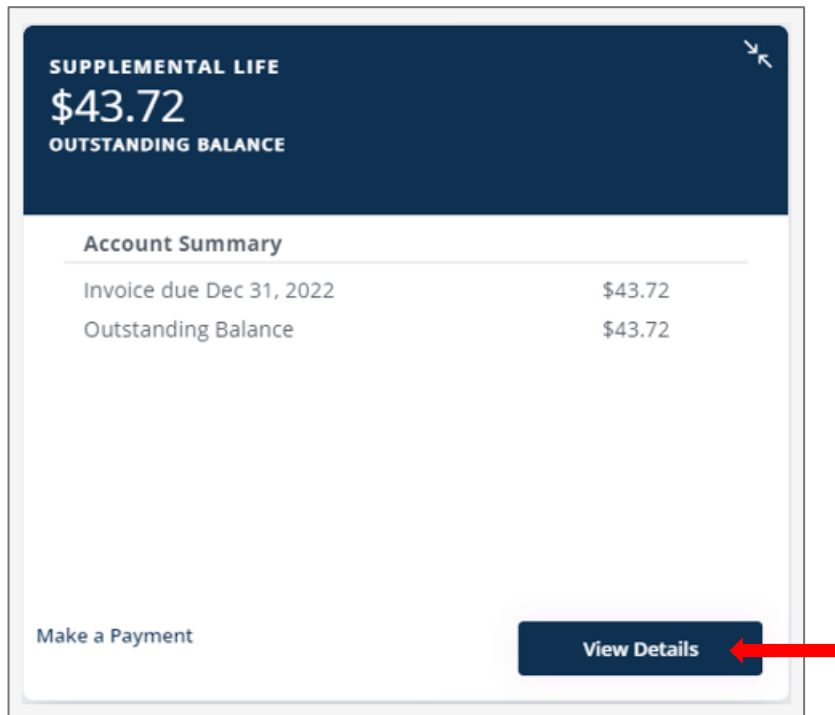
The Billing card of your Member Portal is applicable for members who are billed directly by Concordia Plans for Supplemental Life Insurance and certain types of Concordia Health Plan extension coverage.



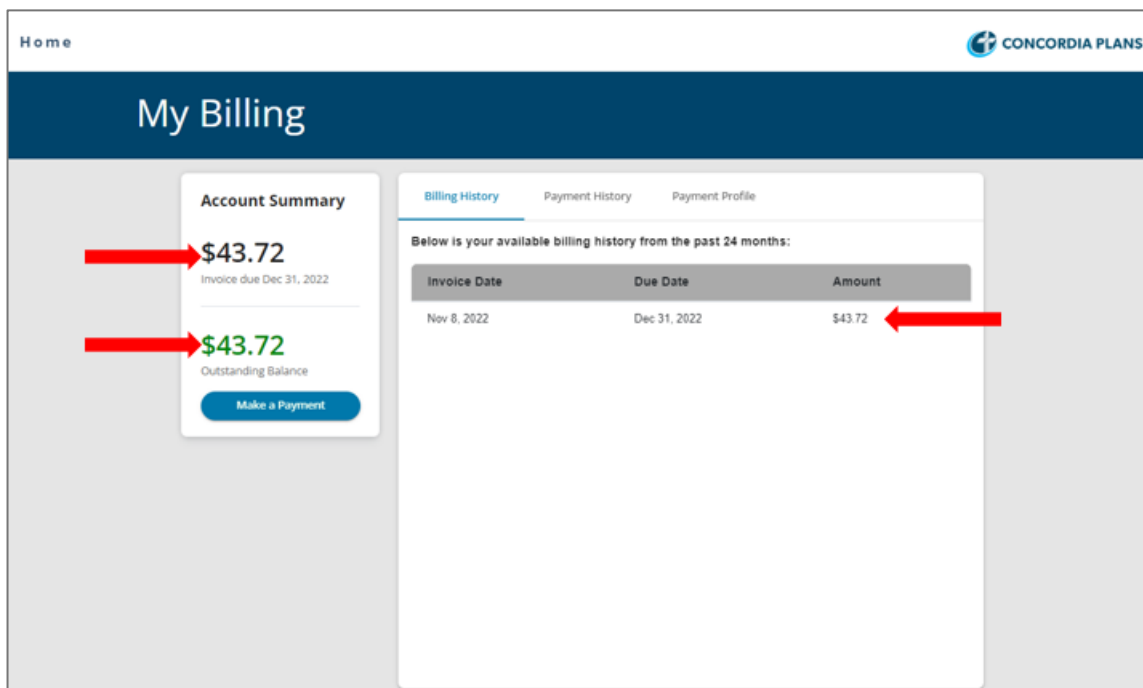
Log in to your member portal to find the **Pay Your Bill** card. This card shows your Outstanding Balance.



1. Click the **Pay Your Bill** card.



2. Click the **View Details** button.
The My Billing screen displays.

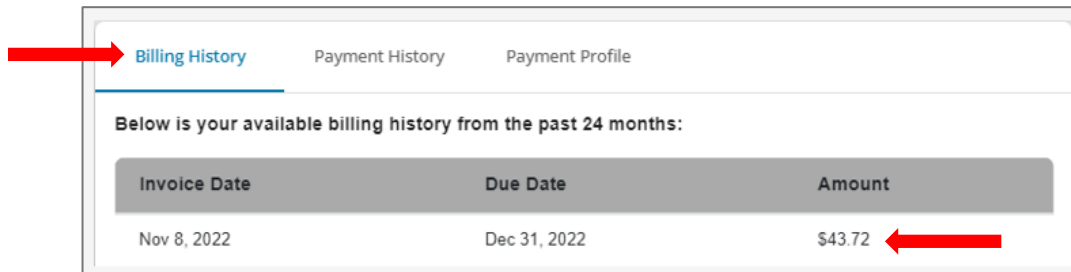


The Account Summary shows the last invoice and the amount that was due for that invoice along with the due date. It also shows (if any) the last payment made, the amount and the date. The outstanding balance as of the current date shows on the left.

5.1 My Billing

The My Billing screen contains the Account Summary, as seen on the expanded card. In addition, you may use this screen to view your Billing History, Payment History, and Payment Profile.

Billing History is the default view, and it displays the invoice amounts for the past 24 months. If a PDF exists for the invoice, a download icon will display.



Billing History		
Below is your available billing history from the past 24 months:		
Invoice Date	Due Date	Amount
Nov 8, 2022	Dec 31, 2022	\$43.72

Payment History displays payment history for the past 24 months.

Billing

Payment History

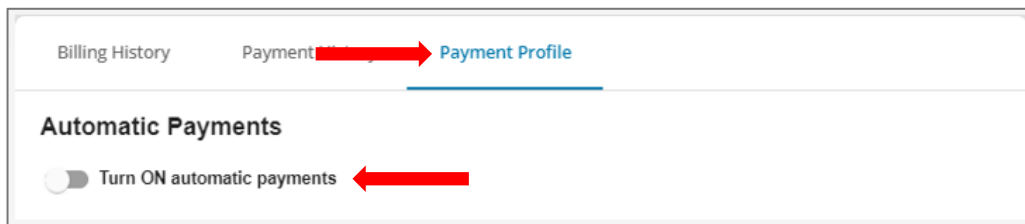
Payment Profile

Below is your available payment history from the past 24 months:

Date Received	Amount	Source	Reference Number	Status
Nov 18, 2022	\$43.72	One-Time ACH	1	Scheduled

1. Click the **Payment History** link.
Payments (if any) display.

Payment Profile displays for participants to control their automatic ACH payment information.



Automatic Payments

☐ Turn ON automatic payments

2. Click the **Payment Profile** link.
Your automatic payment setting is available for turning on or off.

In this example, the automatic payment setting is OFF. Turn this setting to ON and enter your bank account information.

3. Click the **Turn ON automatic payments** slider.

The Automatic Payments panel opens.

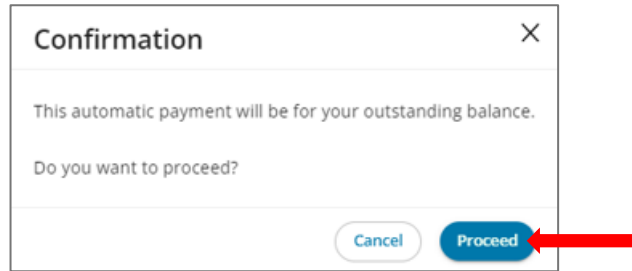
The screenshot shows a web interface with a dark header bar containing 'ACCESSIBILITY VIEW' and 'COMMUNICATION CENTER'. Below the header is a 'Home' link. The main content area is titled 'My Billing' and features an 'Account Summary' on the left showing a balance of \$43.72 and an 'Outstanding Balance' of \$43.72. To the right of the summary are tabs for 'Billing History', 'Payment History', and 'Payment Profile'. The 'Automatic Payments' section is active, showing a toggle switch for 'Turn ON automatic payments'. A panel titled 'Automatic Payment' is open on the right, containing fields for 'Account Holder', 'Account Nickname', 'Account Number', 'Routing Number', and 'Account Type' (with radio buttons for 'Checking Account' and 'Savings Account'). Below these fields is a diagram of a check with labels for 'Bank routing number', 'Bank number', and 'Account number'. At the bottom of the panel are 'Terms & Conditions' and a 'Make a Payment' button.

4. Complete all the required fields appropriately (required fields are indicated with a red asterisk).

This is a close-up of the 'Automatic Payment' form. It includes fields for 'Account Nickname' (with the value 'Personal Checking'), 'Account Number', and 'Routing Number'. Below these are radio buttons for 'Account Type', with 'Checking Account' selected. A diagram of a check is shown with labels for 'Bank routing number', 'Bank number', and 'Account number'. At the bottom, there is a 'Terms & Conditions' section with a checkbox labeled 'I accept the terms & conditions'. A red arrow points to this checkbox. Below the checkbox is a legend: '* - required fields'. At the very bottom are 'Cancel' and 'Save' buttons. A red arrow points to the 'Save' button.

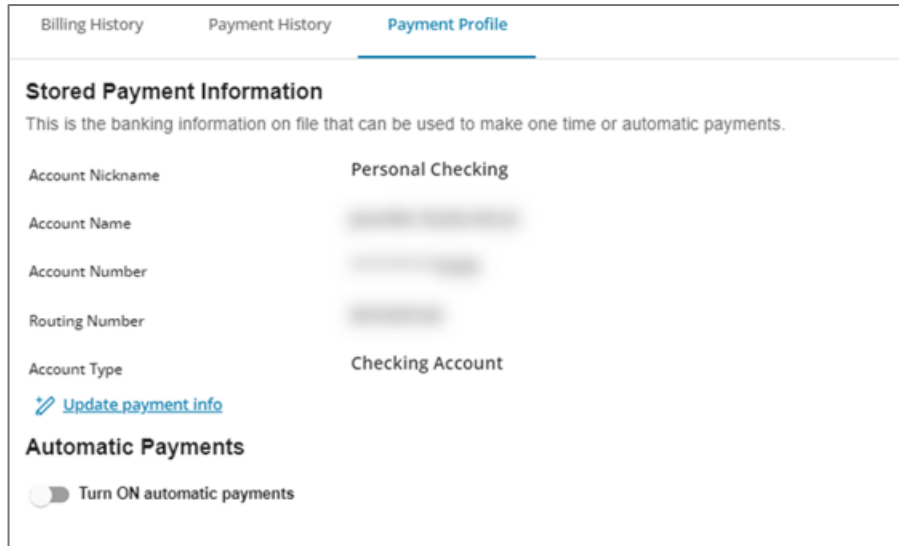
5. Click the **I accept the terms & conditions** checkbox, and then click the **Save** button.

A confirmation window opens.



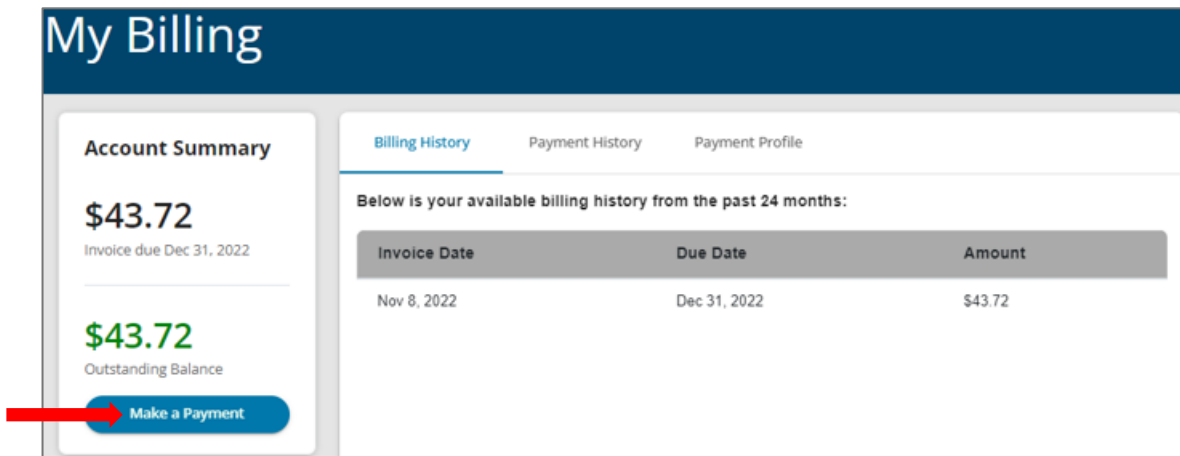
6. Click the **Proceed** button.

The account information displays for automatic payments in your Payment Profile.

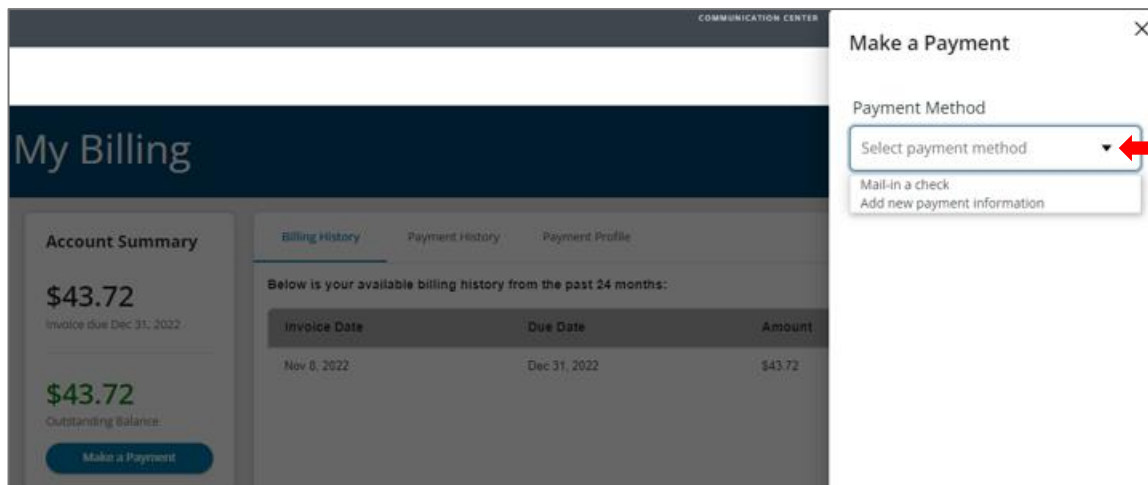
The "Payment Profile" page is shown with tabs for "Billing History", "Payment History", and "Payment Profile". Under "Stored Payment Information", it states: "This is the banking information on file that can be used to make one time or automatic payments." It lists fields: "Account Nickname" (Personal Checking), "Account Name" (blurred), "Account Number" (blurred), "Routing Number" (blurred), and "Account Type" (Checking Account). There is a link "Update payment info" with a pencil icon. Below is the "Automatic Payments" section with a toggle switch labeled "Turn ON automatic payments".

5.2 Make a Payment

Use the Make a Payment button to enter a payment by check or online.

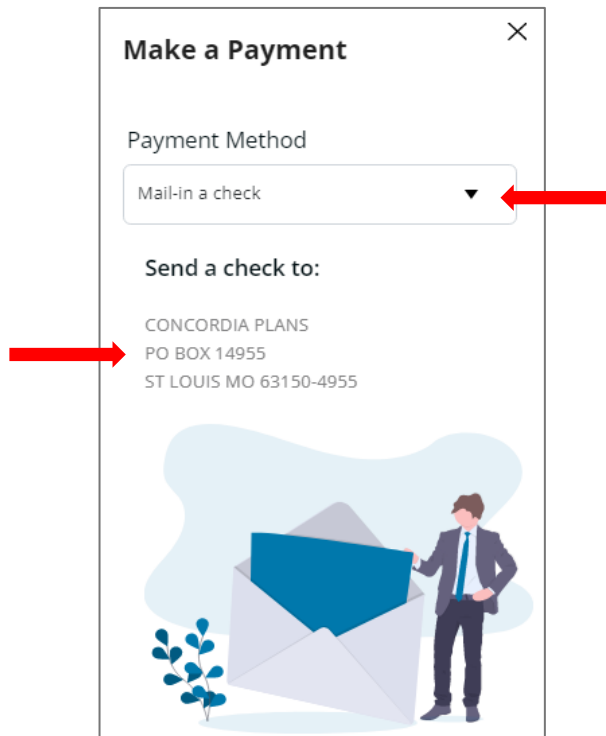


1. Click the **Make a Payment** button.
The Make a Payment panel opens.



Over the following pages, explore the options in the Make a Payment panel.

First option – Make a Payment with **Mail in a Check** selected:



The screenshot shows a mobile application interface for making a payment. At the top, there is a title bar that says "Make a Payment" with a close button (X) on the right. Below the title bar, there is a section labeled "Payment Method". Under this label, there is a dropdown menu that currently displays "Mail-in a check". A red arrow points to the dropdown arrow on the right side of this menu. Below the "Payment Method" section, there is a section labeled "Send a check to:". Under this label, the mailing address is displayed: "CONCORDIA PLANS", "PO BOX 14955", and "ST LOUIS MO 63150-4955". A red arrow points to the address text. At the bottom of the form, there is an illustration of a man in a suit standing next to a large open envelope, with a small plant to the left.

1. Click the drop-down arrow in the **Payment Method** field.
2. Select **Mail in a check**.
The Concordia Plans mailing address displays.

Second option – Sign up for a one-time automatic ACH payment:

Make a Payment [X]

Payment Method

Add new payment information ▼

Do you want to make a one-time payment or setup automatic payments? ?

☐ One time

☐ Automatic payment

1. Click the drop-down arrow in the **Payment Method** field and select **Add new payment information**.
You are prompted to select **One Time** or **Automatic Payment**.
2. Complete the new account information as you did in the previous section.
If you select One Time for the option in step 1, you are given the option to save this account for future payments. If you select Automatic Payment, the information you enter will be available for future payments.

Amount

☒ Current Balance \$43.72

☐ Other Amount

\$

Terms & Conditions *

☒ I accept the [terms & conditions](#)

☒ Do you want to save the payment information for future payments?

* - required fields

Cancel Submit Payment

3. Click the **I accept the terms & conditions** checkbox (and the save payment option, if desired), and then click the **Submit Payment** button.
A confirmation window opens.

Confirmation [X]

Your automatic payments will begin starting this month. A payment on your behalf will be submitted for processing on the last business day of the month using your account Personal, with account number ending in [redacted]. This automatic payment will be for your outstanding balance.

Do you want to proceed?

Cancel Proceed

4. Click the **Proceed** button.
The transaction displays in your Payment History if a One-Time ACH payment is selected.

Billing History	Payment History	Payment Profile
-----------------	-----------------	-----------------

Below is your available payment history from the past 24 months:

Date Received	Amount	Source	Reference Number	Status	
Nov 18, 2022	\$43.72	One-Time ACH	1	Scheduled	⊖ ✎

Two icons appear to the right of the transaction

- Click the **pencil icon** to edit the transaction, if necessary.
The Modify Payment panel opens.

✕

Modify Payment

Payment Method

Pay with "Personal Checking" ▼

Do you want to make a one-time payment or setup automatic payments? ⓘ

☒ One time
 ☐ Automatic payment

- Make any required changes and click the **Submit Payment** button.
- Click the **circled minus icon** to delete the transaction, if necessary.
A confirmation window opens.

✕

Confirmation

Do you want to delete the one time payment for amount \$43.72 to be paid from Personal Checking bank account, with account number ending in [REDACTED]?

→

Cancel

Delete ←

- To confirm, click the **Delete** button.
For this example, click the **Cancel** button.

Third option – if a payment method has been established already, the name of the payment method shows on the drop-down list for selection.