Member Portal User Guide

Created March 2023

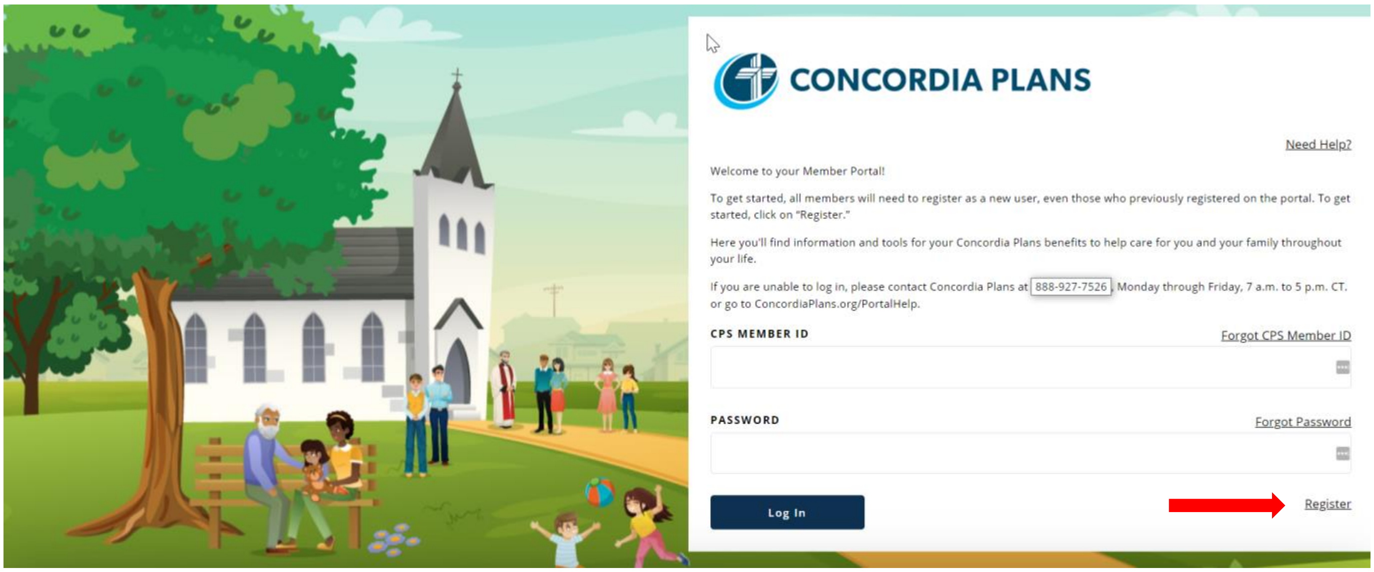
Table of Contents

1 Getting Started

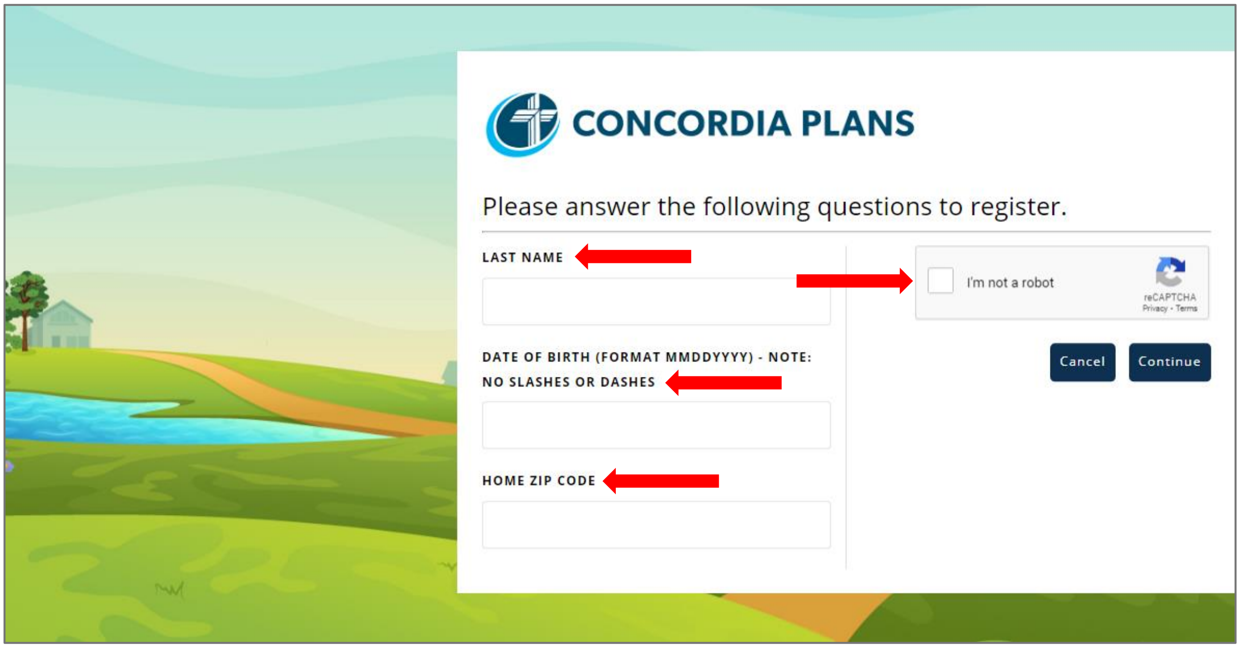
1.1 First Time Registration

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

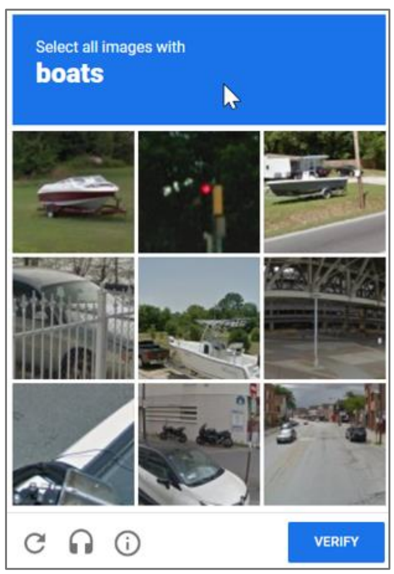
1. Click the **Register** link in the bottom right corner of the Concordia Plans Welcome screen. You will be prompted to answer questions to continue the registration.



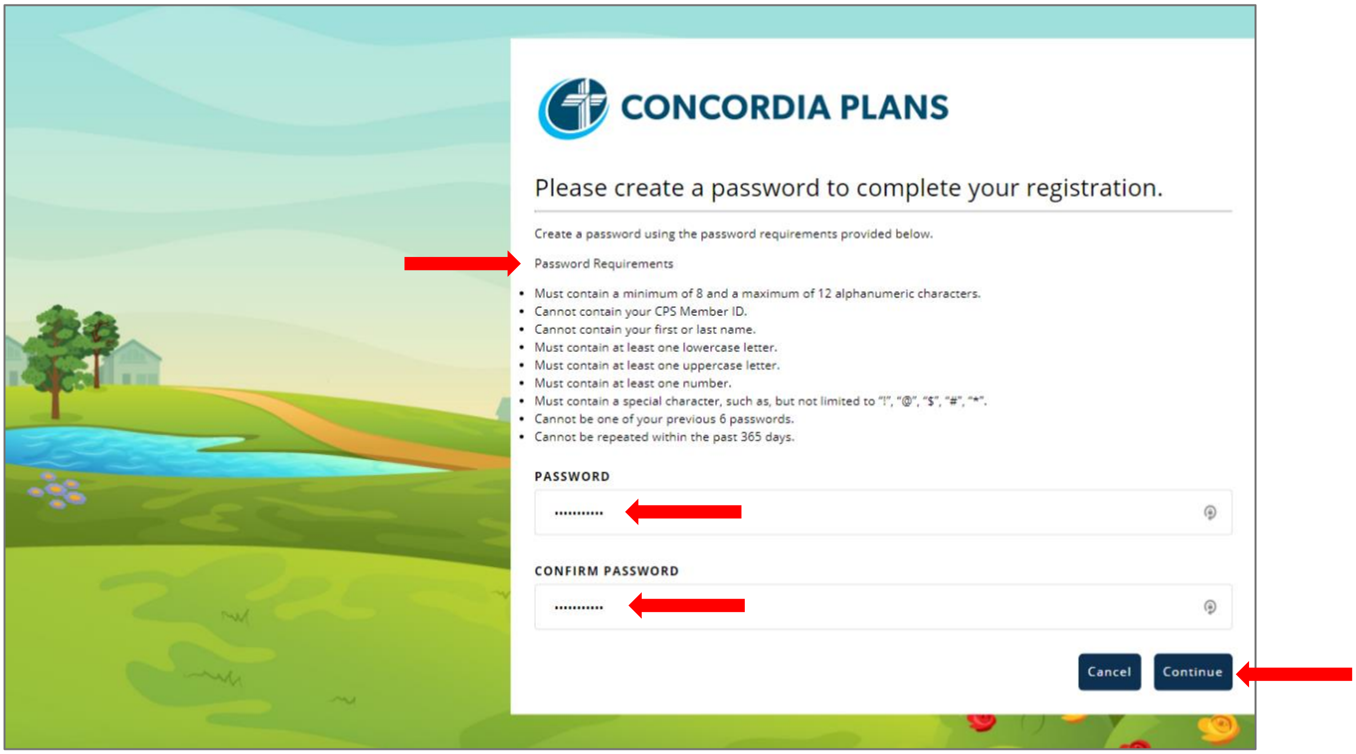
Complete the specified fields, all of which are required.



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.



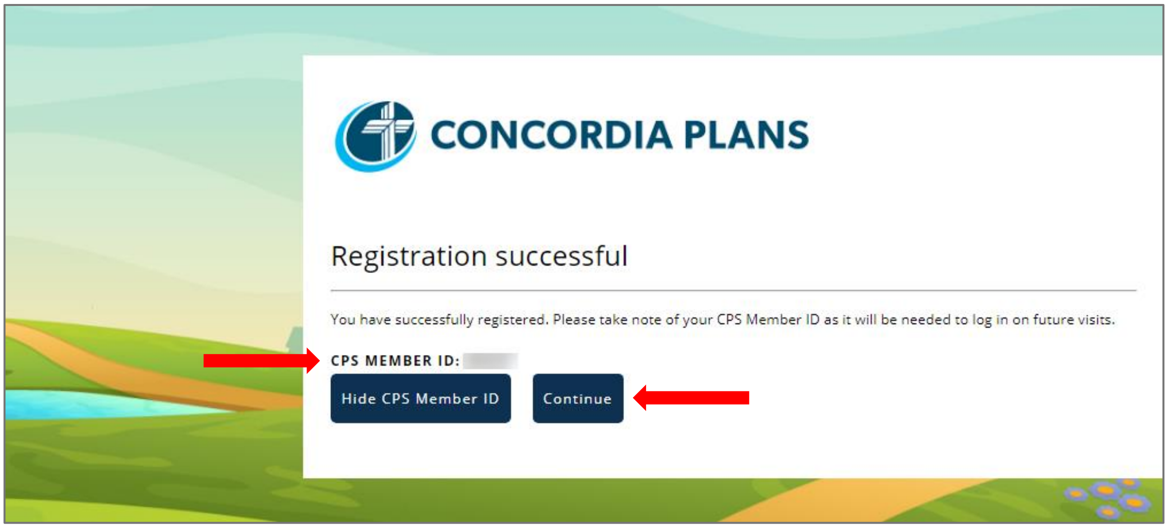
6. Make the appropriate selections, and then click the **Verify** button.
7. Click the **Continue** button.
   You will be prompted to create a password.



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.

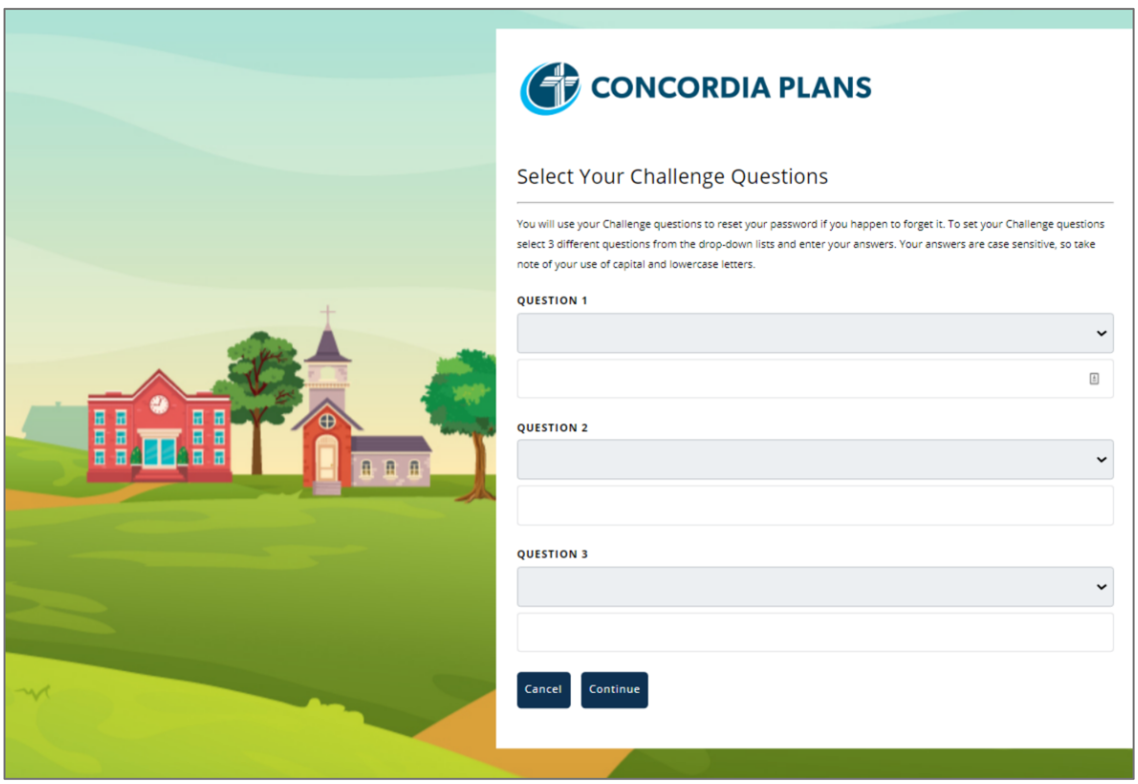
You will be required to and prompted to change your password every 365 days.

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

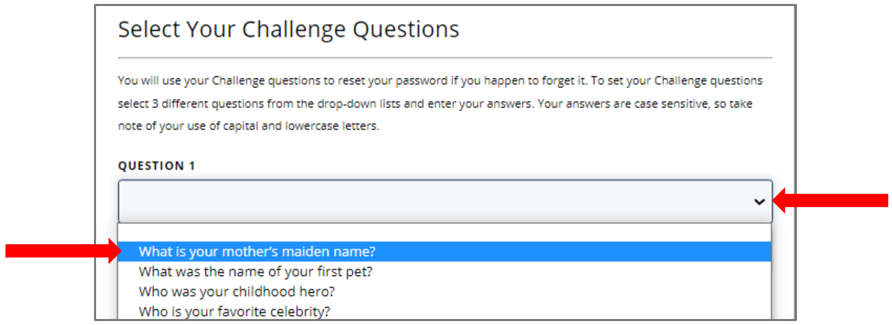


12. Make a note of your CPS Member ID number, and then click the **Continue** button.
    The system prompts you to select three challenge questions.

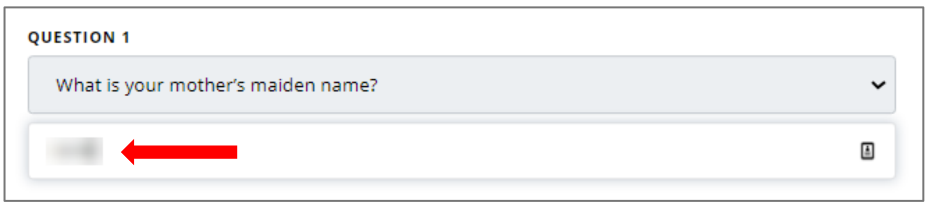
Note: If you forget your CPS Member ID, you will have the ability to retrieve it at any time on the Member Login screen.



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

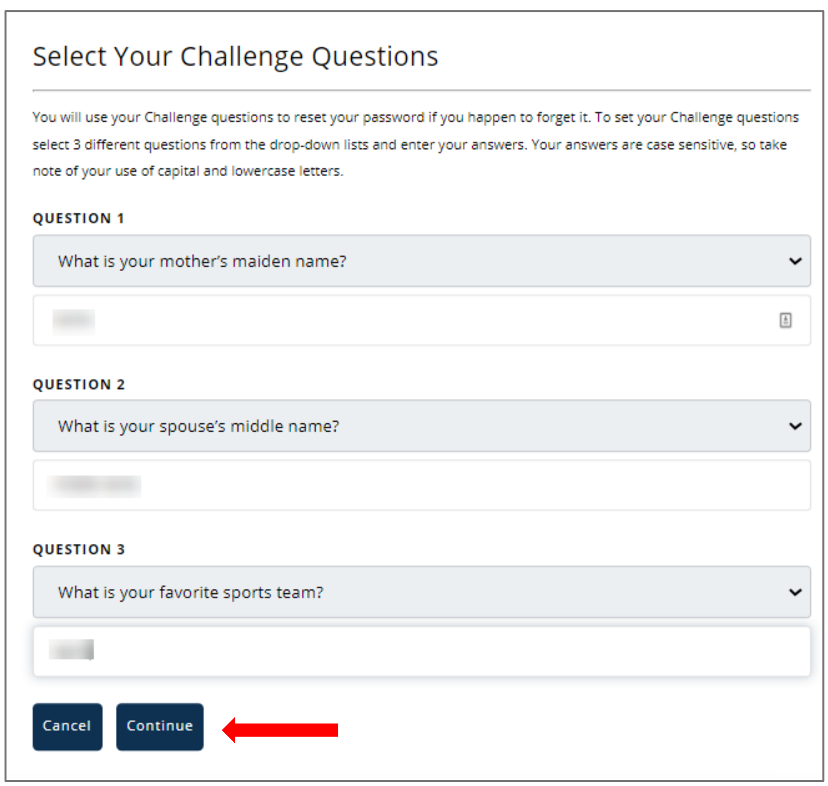


14. Click into the space below Question 1 and type your answer.



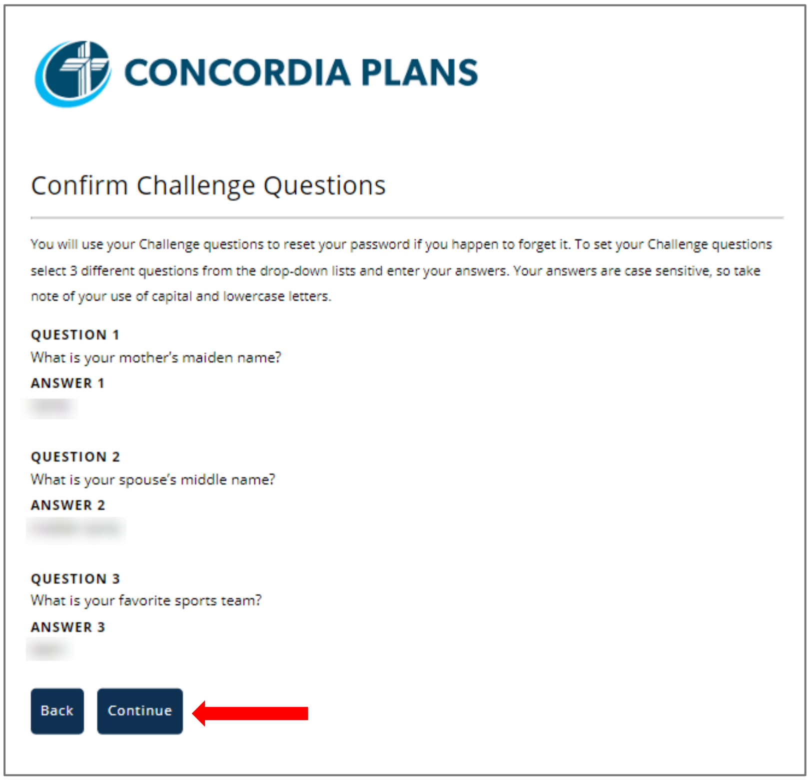
15. Repeat the two previous steps for **Question 2** and **Question 3**, using a different answer from the one used in Question 1.

Note: ***Answers to challenge questions are case sensitive***.

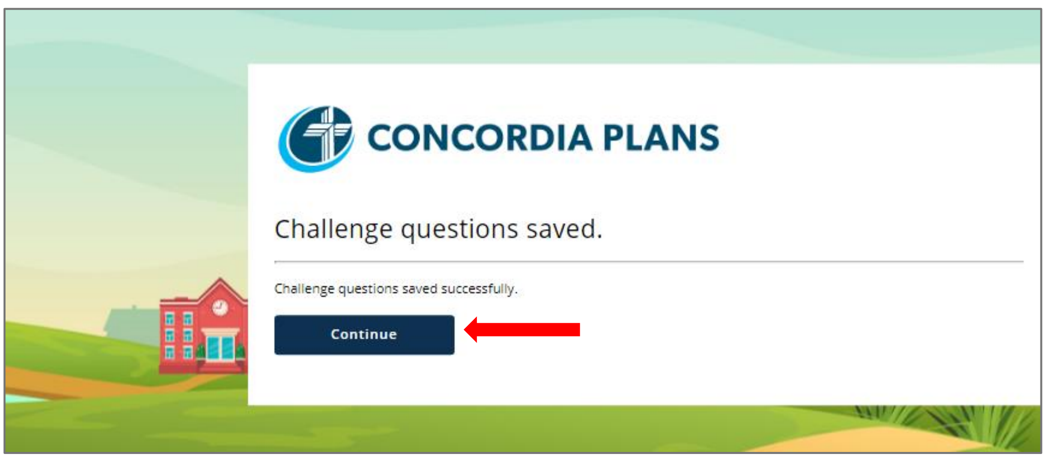


16. Once you have established your challenge questions, click the **Continue** button.

The system will confirm your questions and answers.

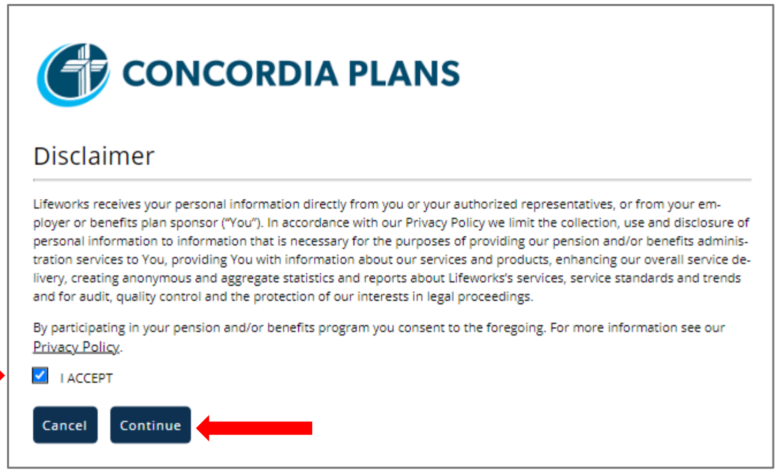


17. Click the **Continue** button.
    Your challenge questions are saved successfully.

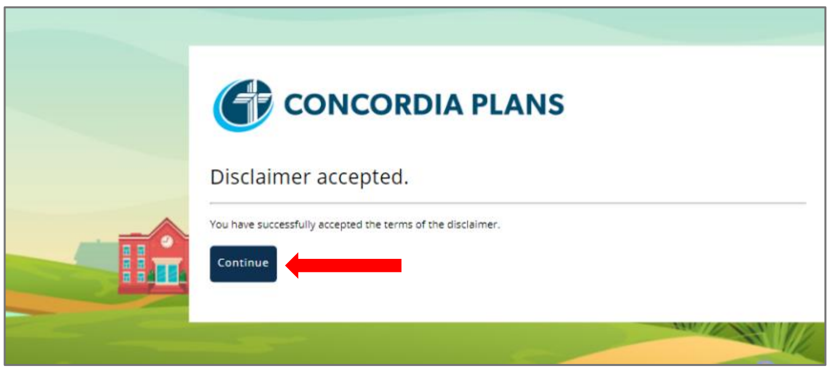


18. Click the **Continue** button.

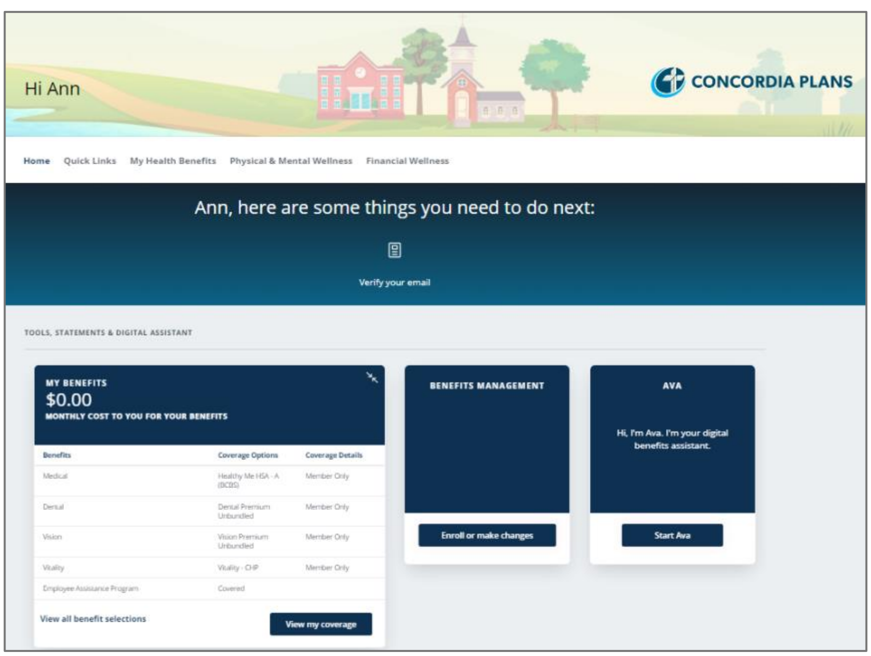
The system displays a disclaimer for LifeWorks, the vendor with whom Concordia Plans works to provide your Member Portal.



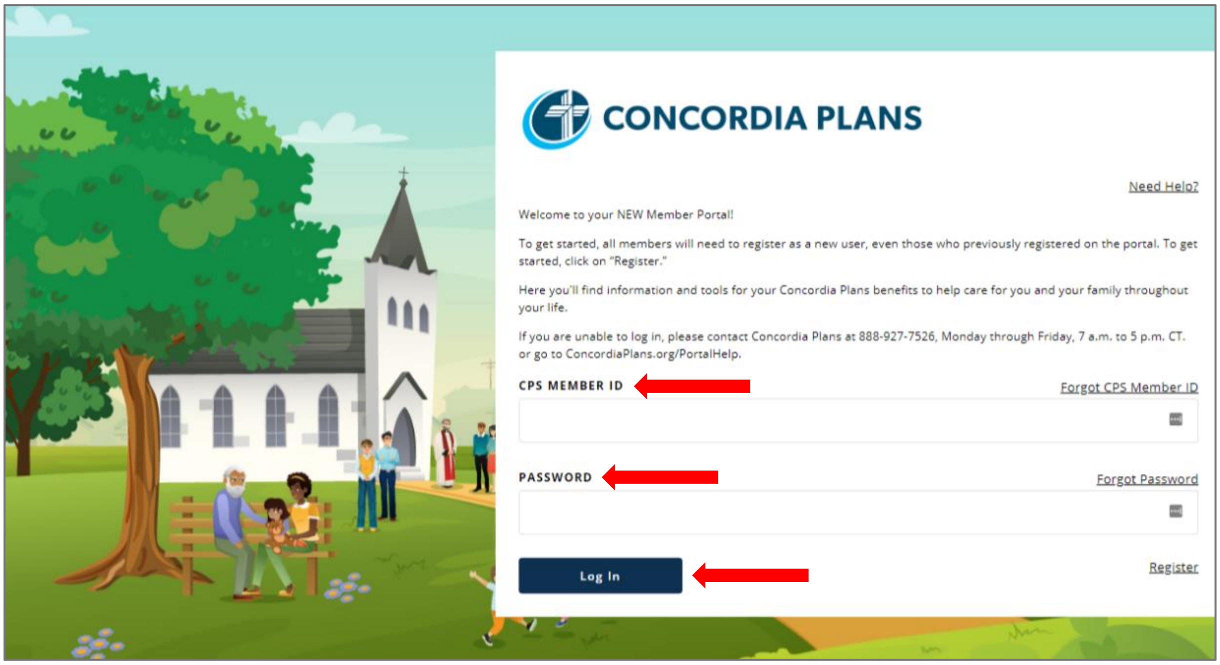
19. After reading the disclaimer, click the **I Accept** checkbox, and then click the **Continue** button. The system confirms acceptance of the terms of the disclaimer.



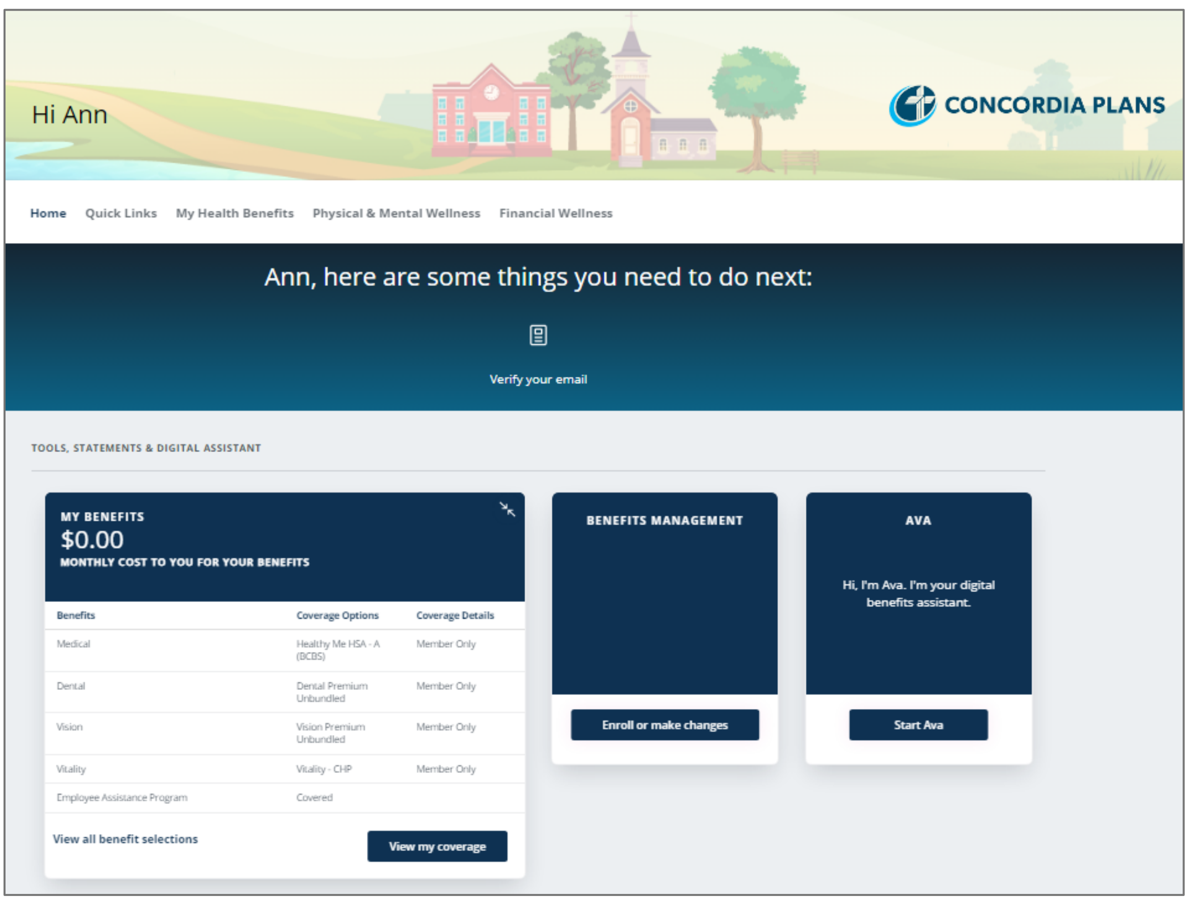
20. Click the **Continue** button. The Concordia Plans Home screen displays.



1.2 Member Login Screen

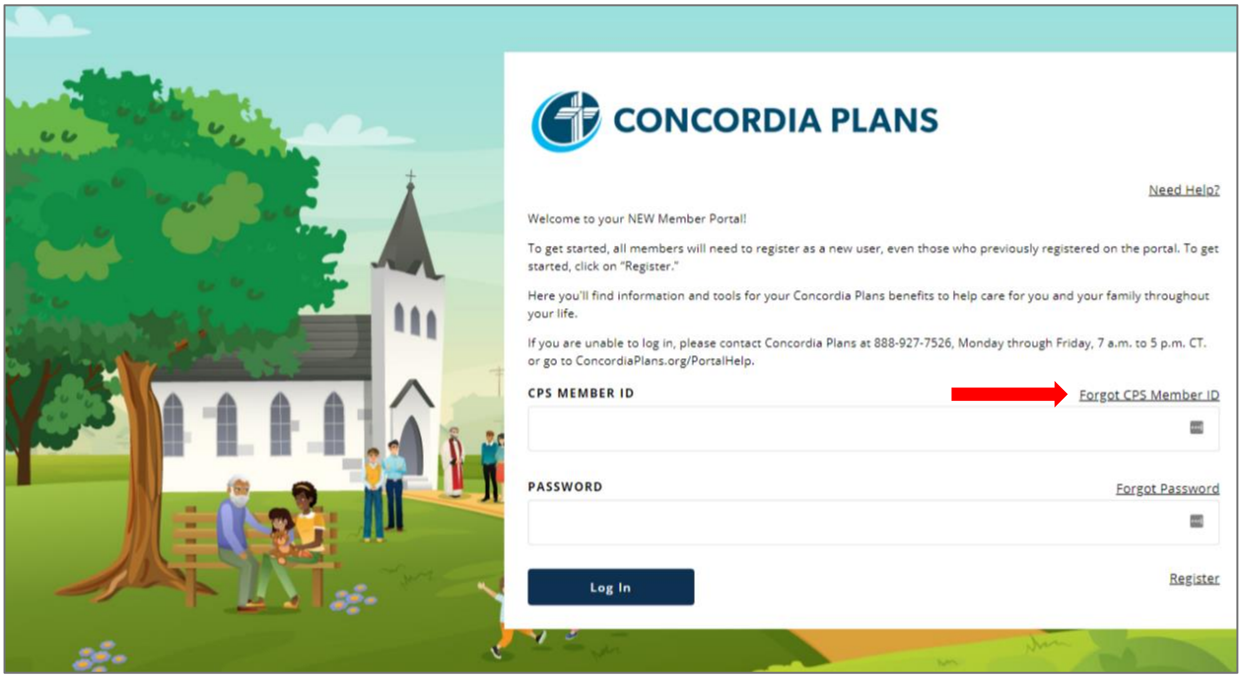


1. Type your member ID number in the **CPS Member ID** field.
2. Type your password in the **Password** field.
3. Click the **Login** button.
   Your Member Portal Home screen displays.

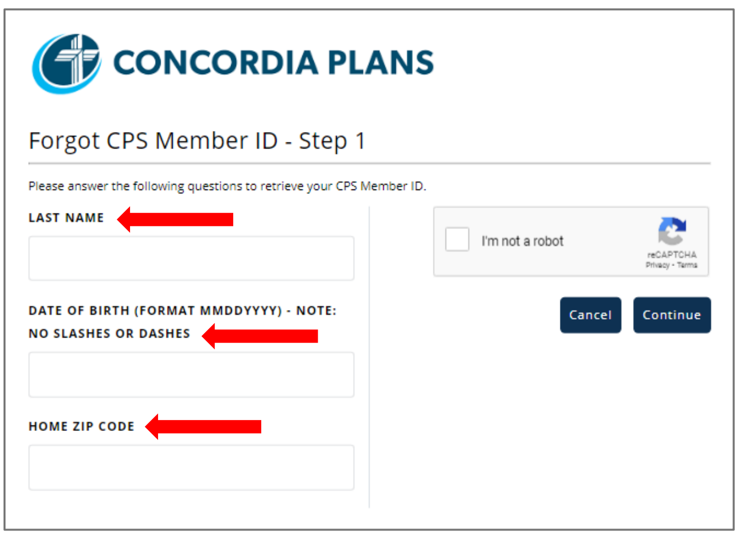


1.2.1 Recover a Forgotten Member ID

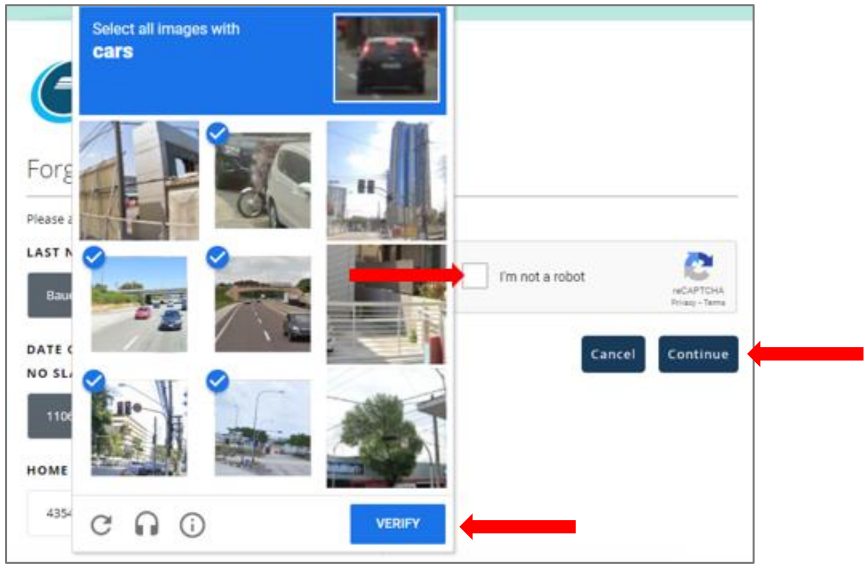
It happens. If you ever forget your CPS member ID number after registration, use the **Forgot CPS Member ID** link on the login screen to recover it.



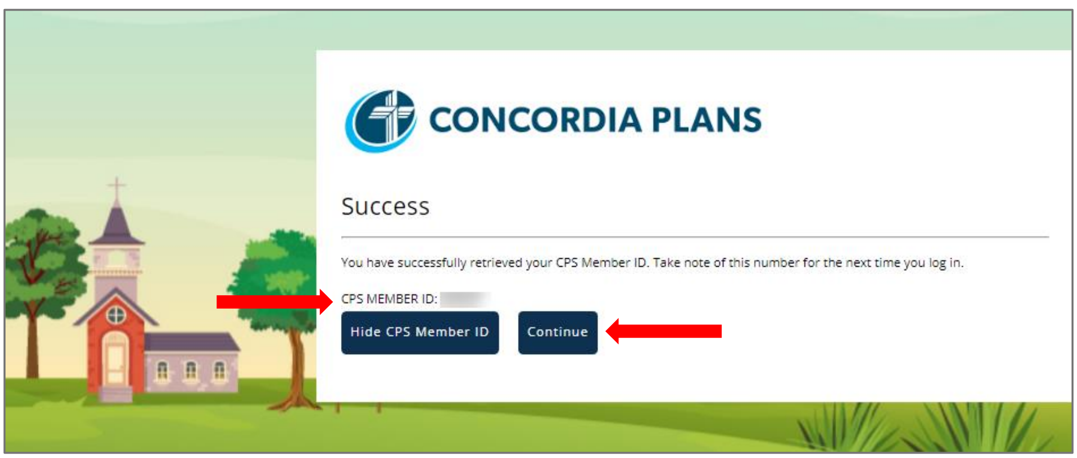
1. Click the **Forgot CPS Member ID** link at the right of the CPS Member ID field.
   The Forgot CPS Member ID – Step 1 window displays.



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.



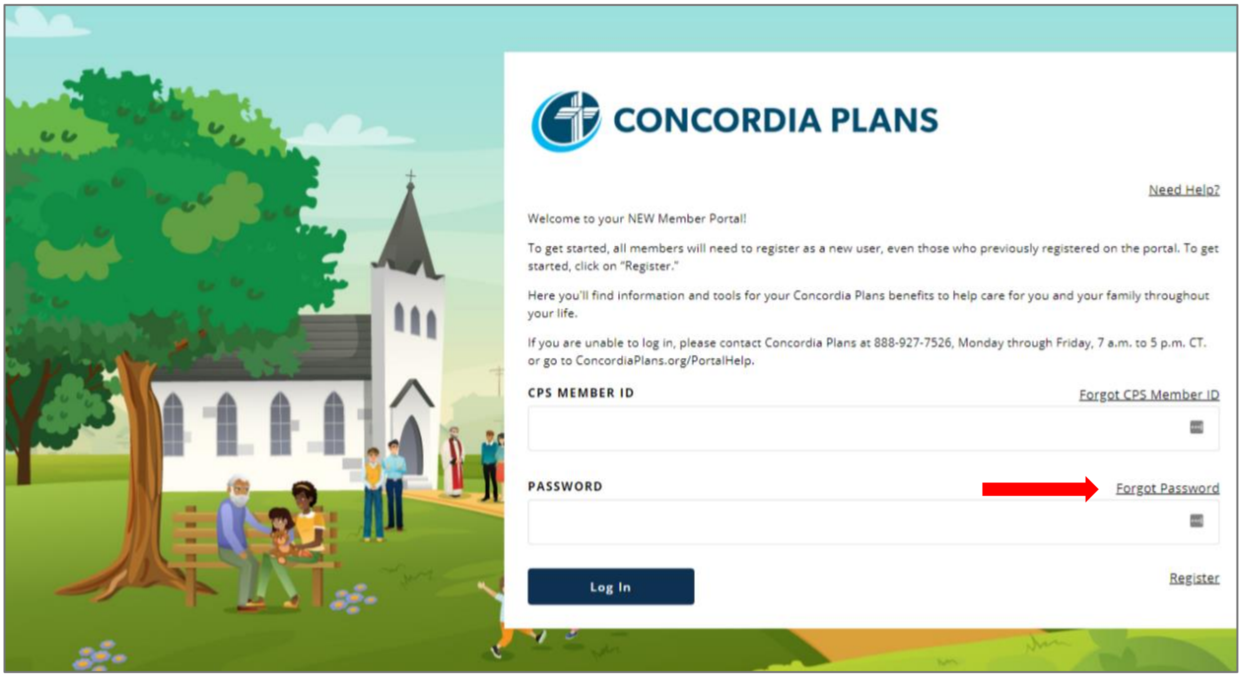
5. Click the **I'm not a robot** checkbox; select all appropriate images and click the **Verify** button, and then click the **Continue** button.
   The Success window displays.
6. Click the **Show CPS Member ID** button.
   The window displays the CPS Member ID number.

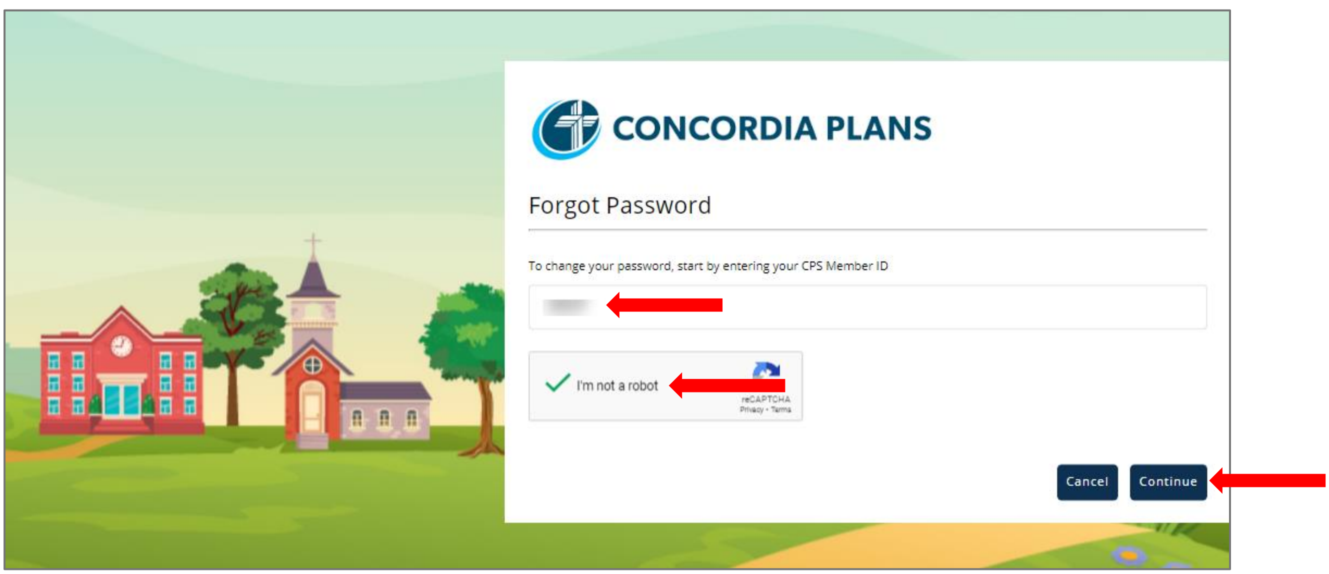


7. Make a note of your CPS Member ID number and click the **Continue** button.
   The system returns to the login screen.

1.2.2 Reset a Forgotten Password

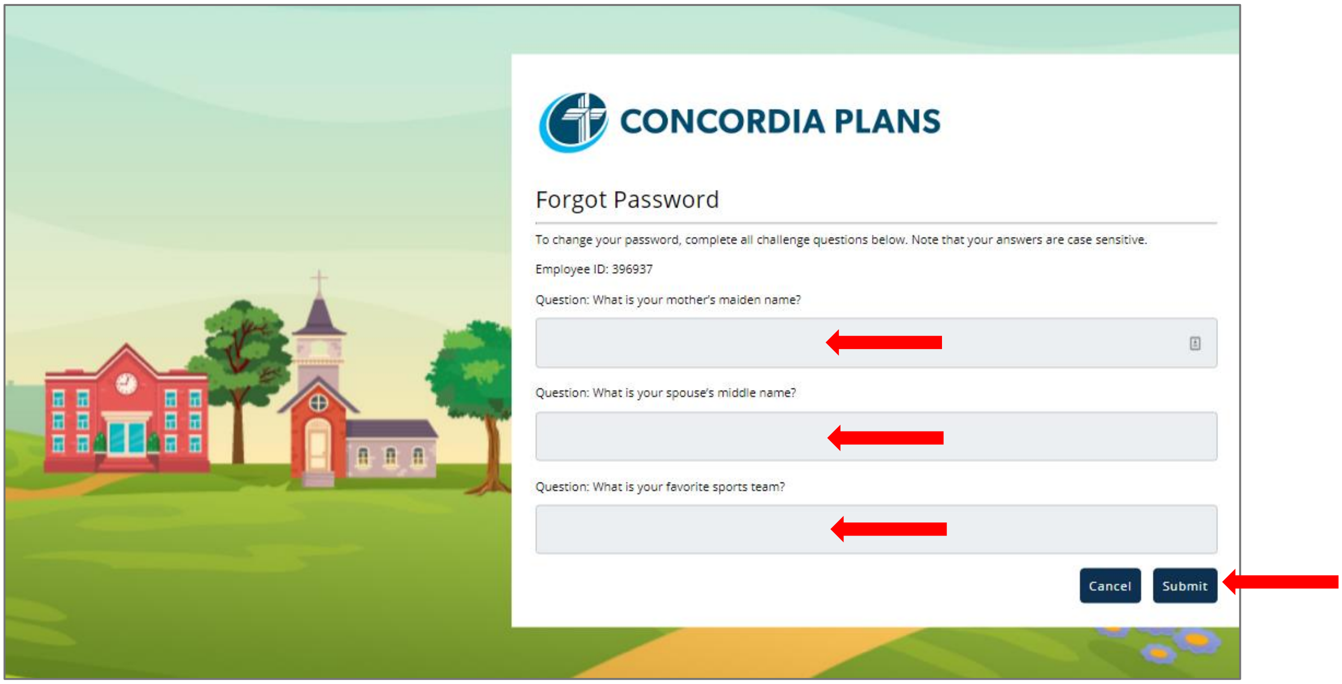
1. Should you forget your password after registration, click the **Forgot Password** link at the right of the Password field.
   The Forgot Password window displays.



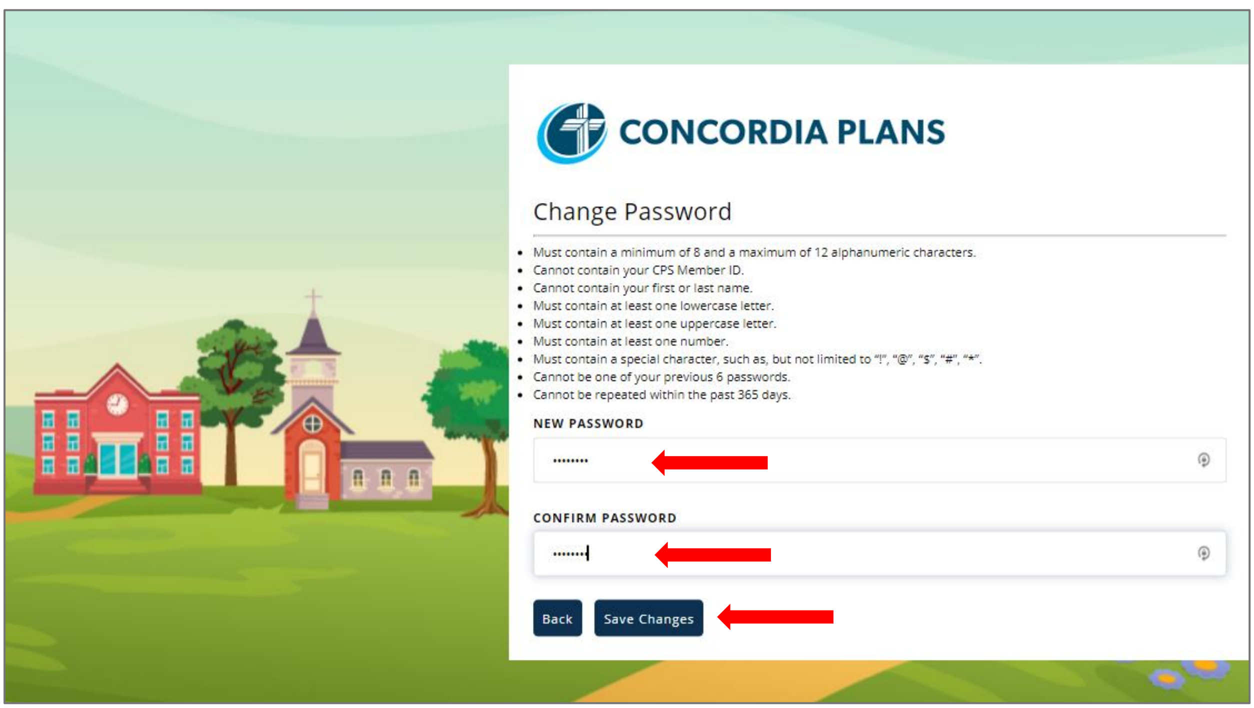


2. Type your CPS Member ID number in the **CPS Member ID** field.
3. Click the **I'm not a robot** checkbox; select all appropriate images and click the **Verify** button, and then click the **Continue** button.

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

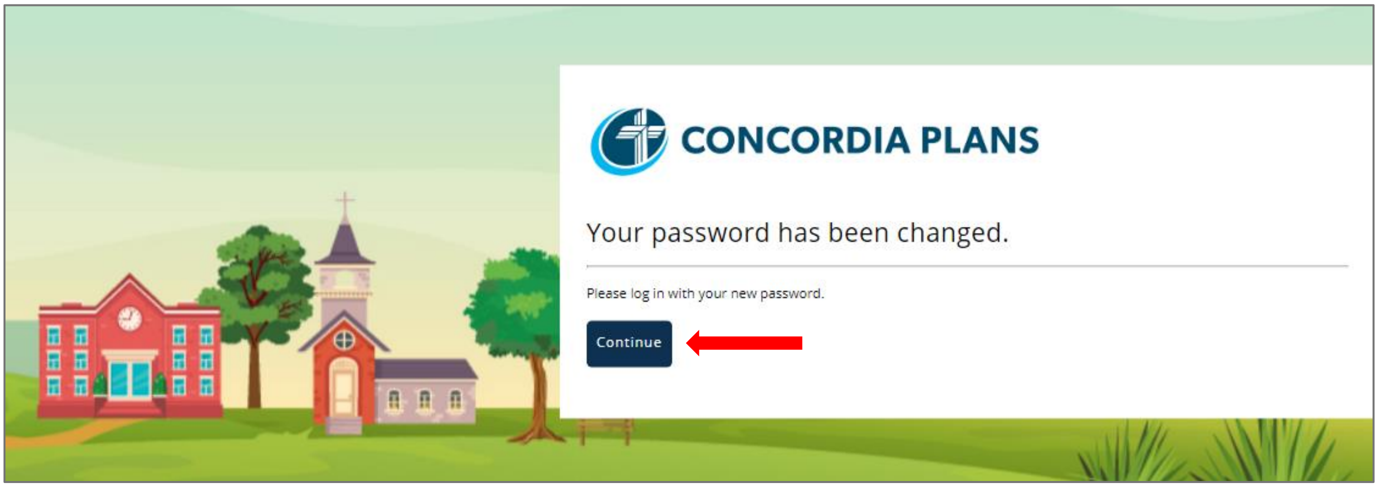


4. Type your answers into the appropriate fields, and then click the **Submit** button. The Change Password window displays.



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

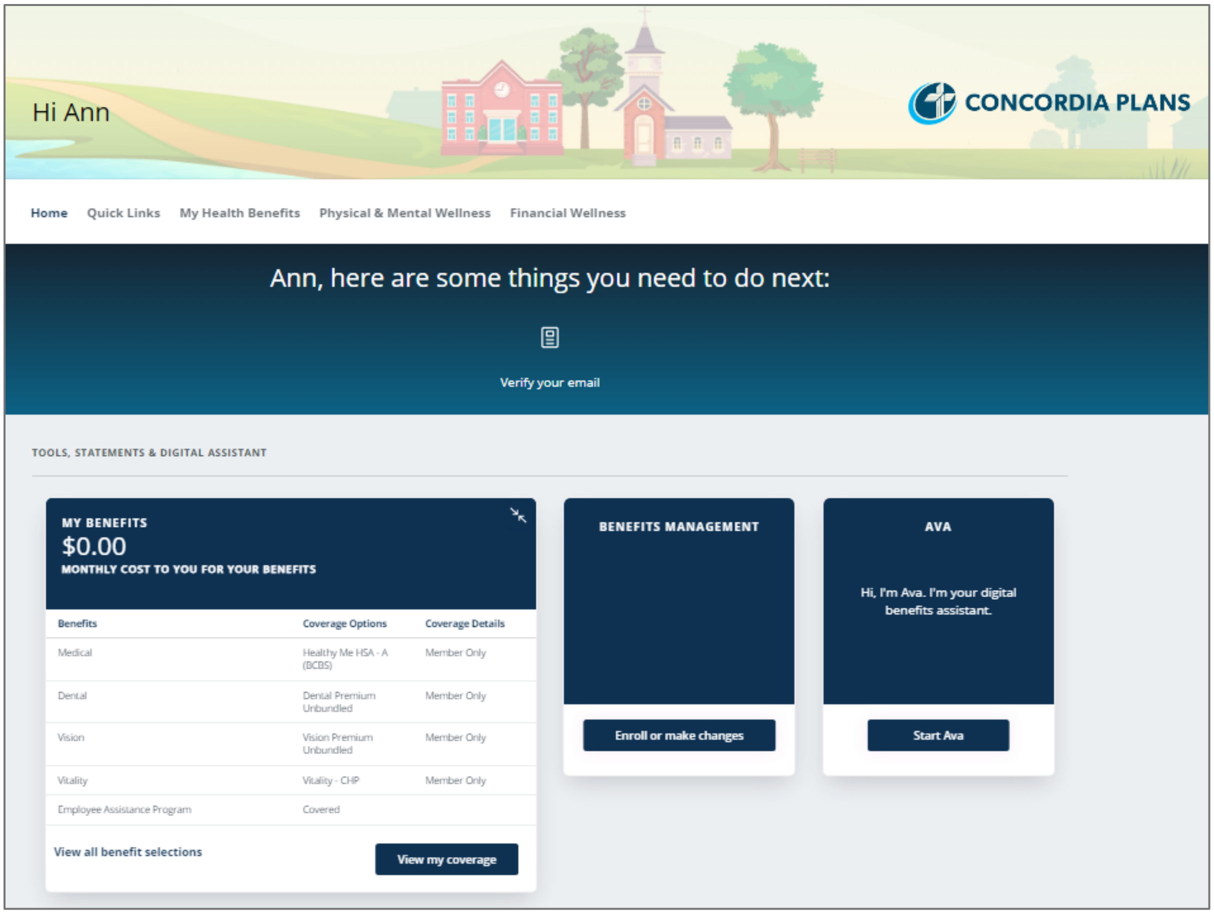
The system confirms your change.



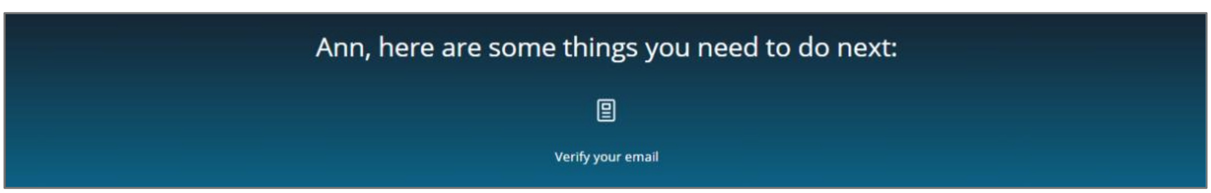
6. Click the **Continue** button to return to the login screen and log in with your new password.

2 Home Page Navigation

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



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.



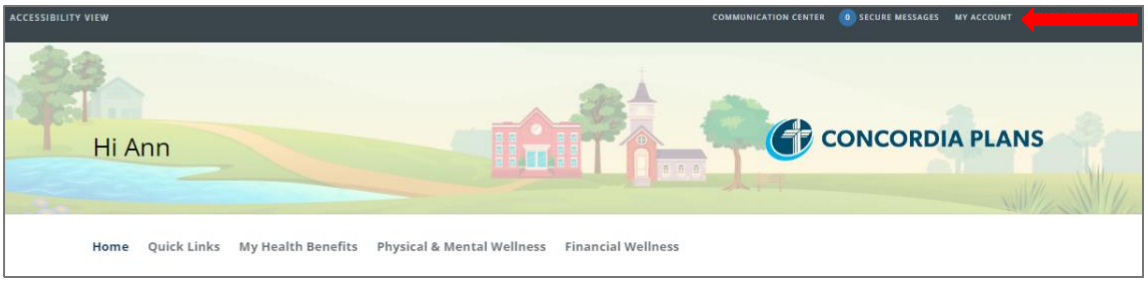
2.1 Home Page – Top Right Menu

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.

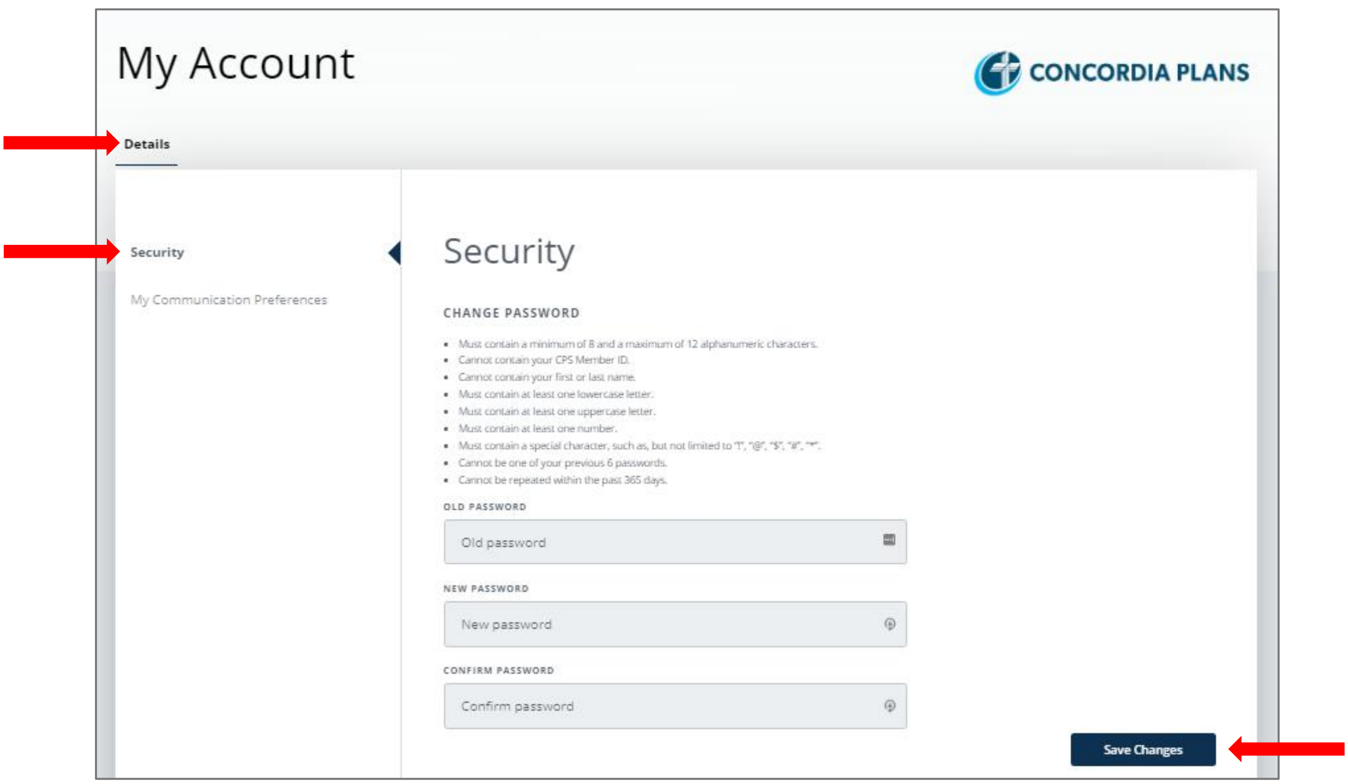
Your PSOB is generated quarterly. When you have one to review, you will be able to see it as a document in the Communication Center.

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.

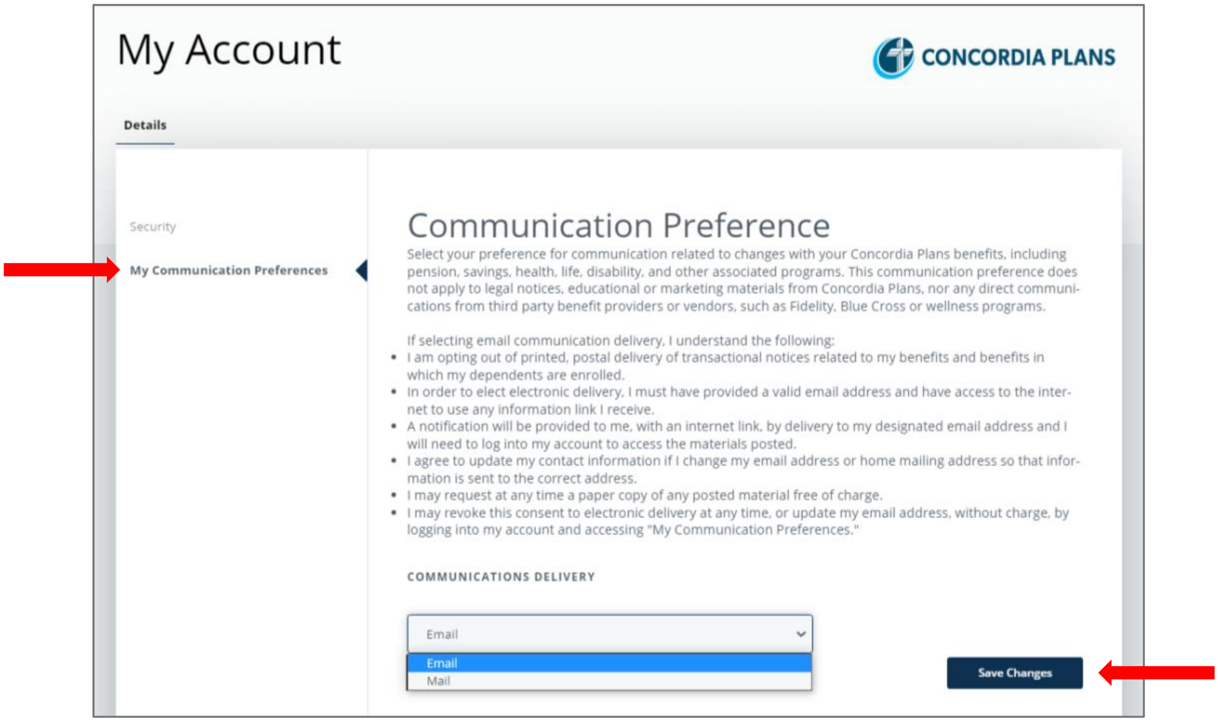


If you wish to reset your password:

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.

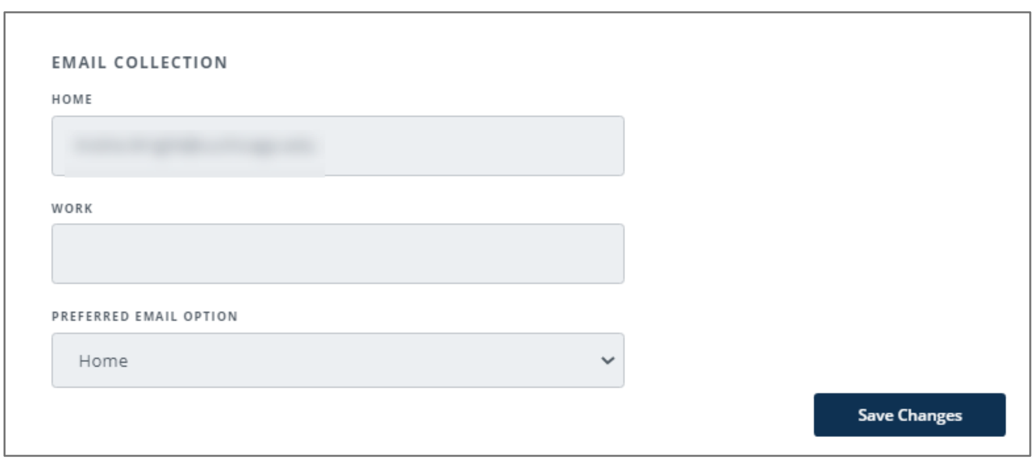
My Communication Preferences in the Details section allows for changes to settings for electronic delivery of notifications regarding changes to your benefits.

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



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.



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.

Address

Update your Address:

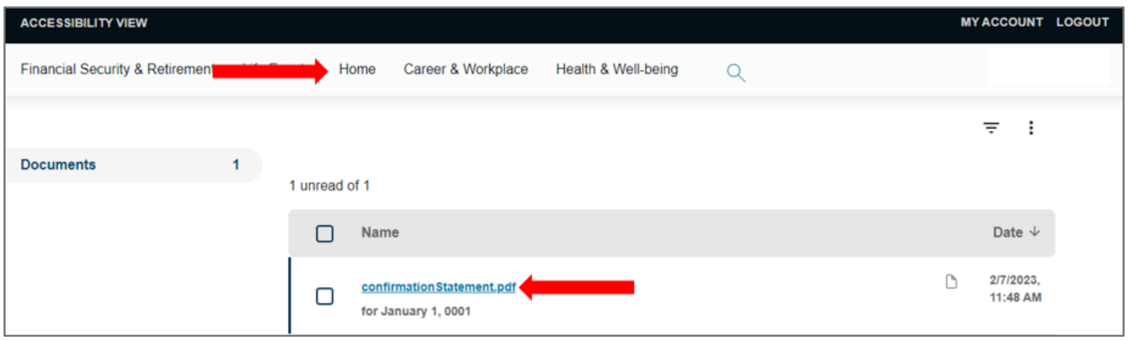
5. Type your appropriate entries into **Address 1**, **Address 2**, **Address 3**, **City**, and **Zip Code** fields.
6. Click the drop-down arrows and make the appropriate selections for **Country**, **Mailing Preference**, and **State**.
   Select **Yes** for Mailing Preference if you want to receive 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.

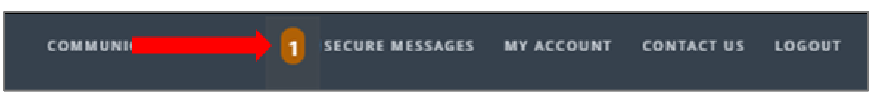
The PSOB is currently under construction and will be generated quarterly. When you have one to review, you will be able to see it as a document in the Communication Center.

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

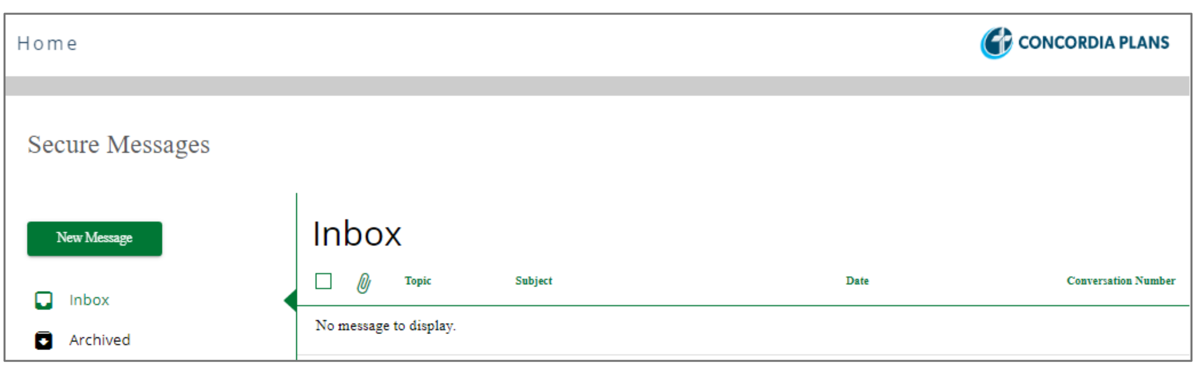


2. Click the document link to open the document.
3. Click the **Home** option at the top of the screen to return to your Member Portal Home screen.

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.



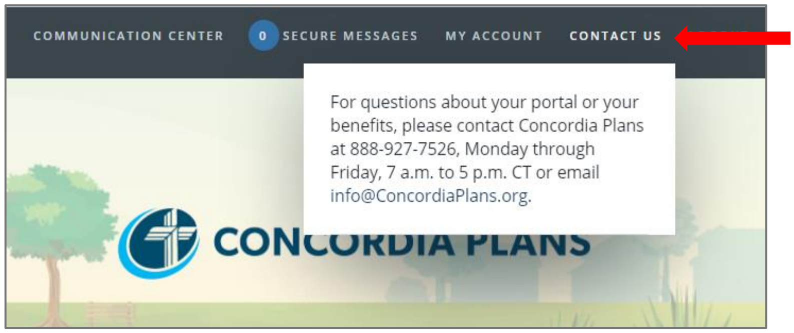
4. Click the **Secure Messages** option in the top right menu.
   The Secure Messages screen displays. Received messages will display in the Inbox.



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.

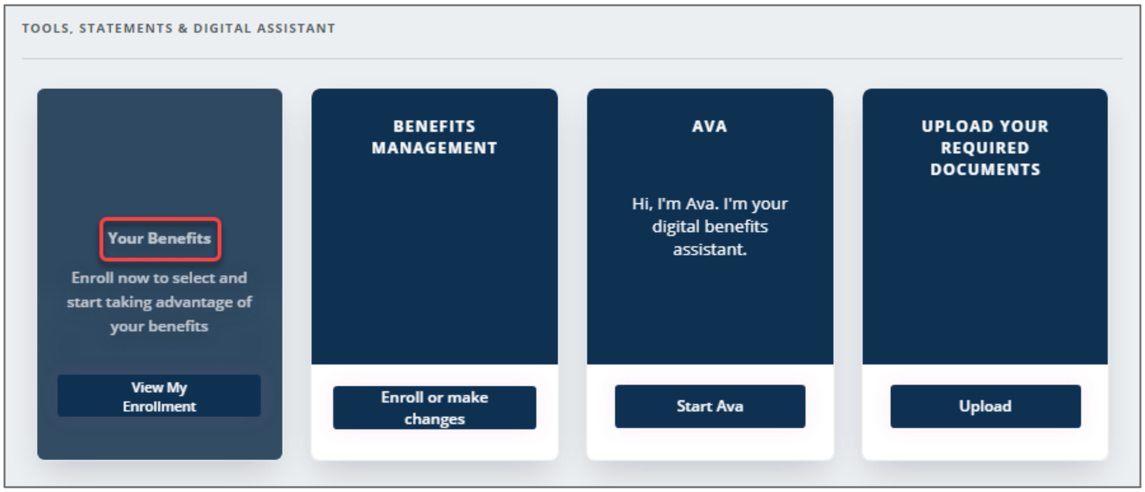
10. Click the **Sign back in here** link to sign in again and return to your benefits.

2.2 Home Page – Additional Resources

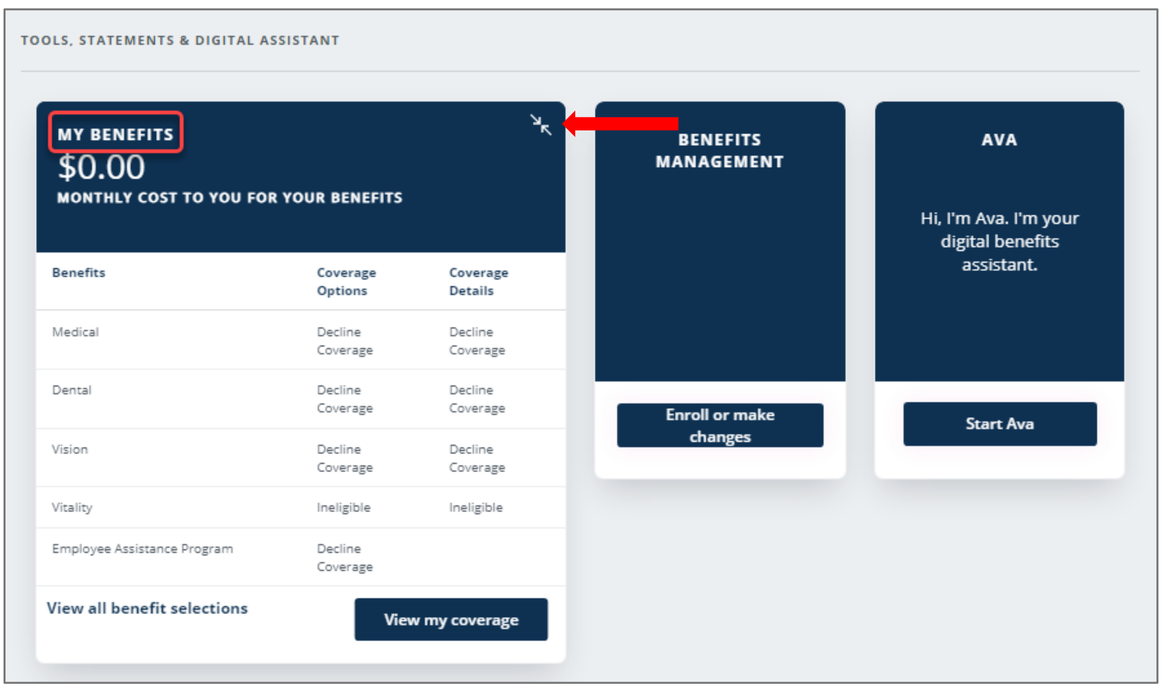
2.2.1 Tools, Statements and Digital Assistant

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.

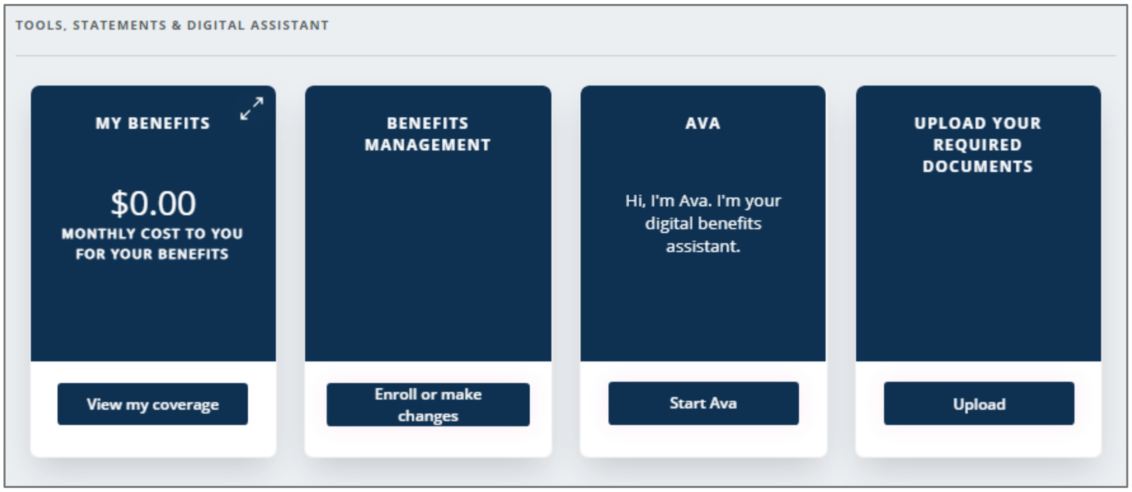


For a user with established benefits, the tool is renamed as **My Benefits** and is used to view current benefits selections.

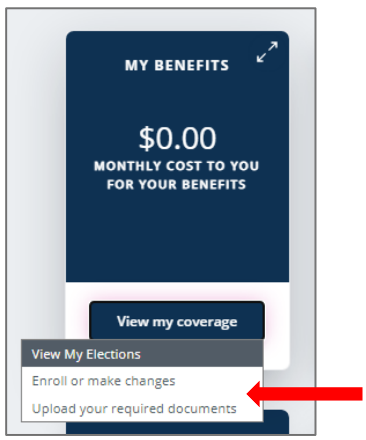


In this example, My Benefits is expanded – note the double arrow icon in the top right corner.

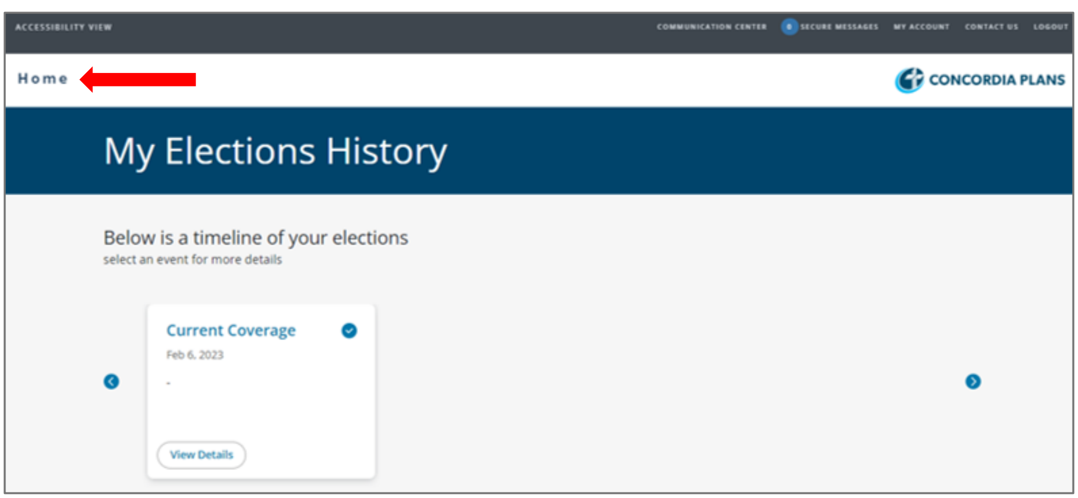
1. Click the double arrow icon or anywhere on the My Benefits card.
   The card reduces to the same size as the others on screen.



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

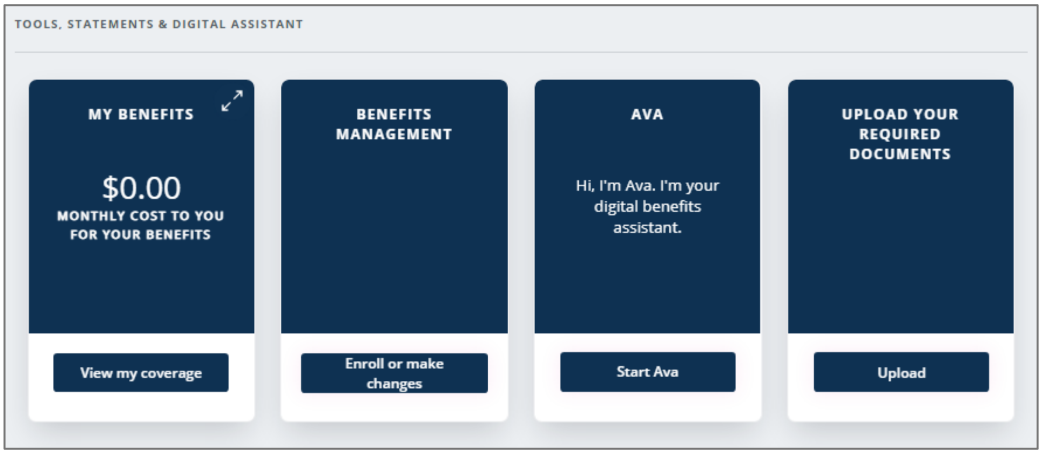


3. Select **View My Elections**.
   The My Elections History screen displays.



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

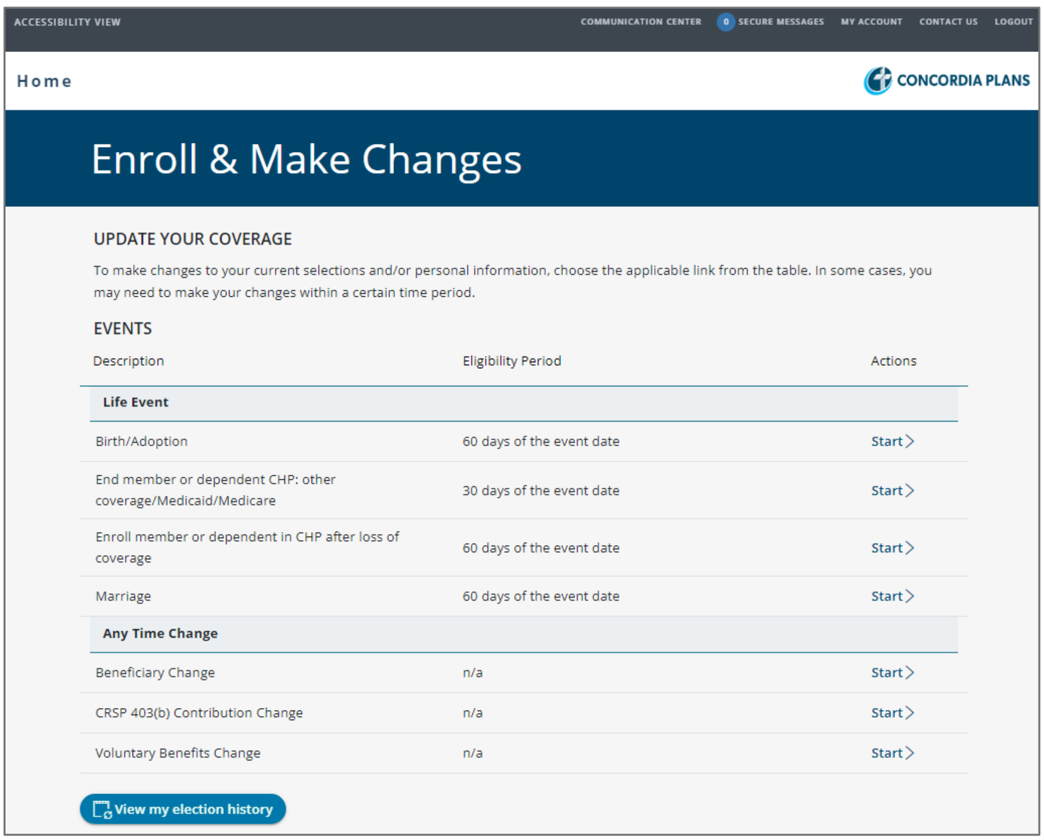
4. Click the **Home** link to return to your Member Portal Home screen.



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.



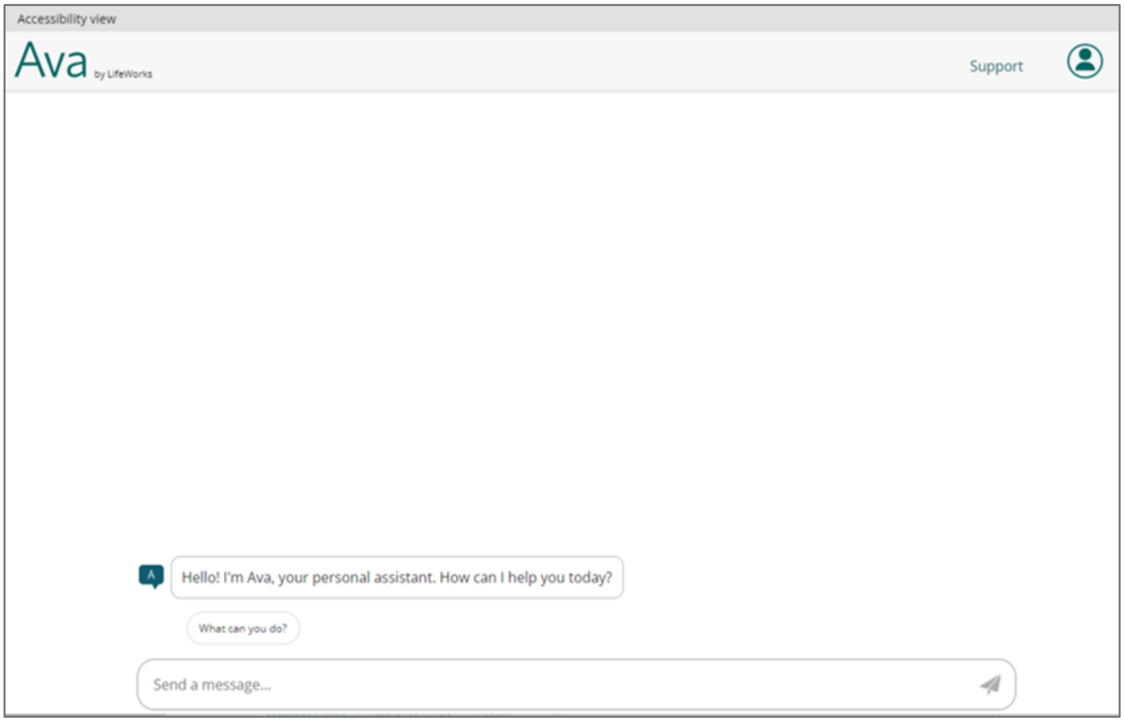
This is where you can make changes to your benefits resulting from a Qualified Life Event (QLE), such as a birth, marriage, or divorce. You can also make changes at any time to voluntary benefits, CRSP 403(b) elections and beneficiary information.

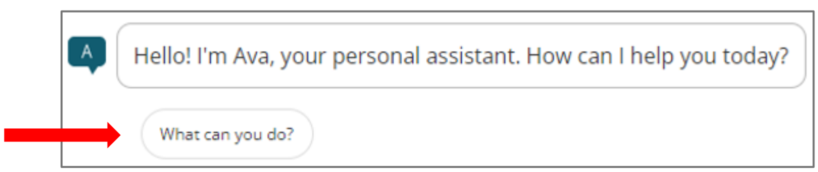
2. Click the **Home** link to return to your Member Portal Home screen.

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

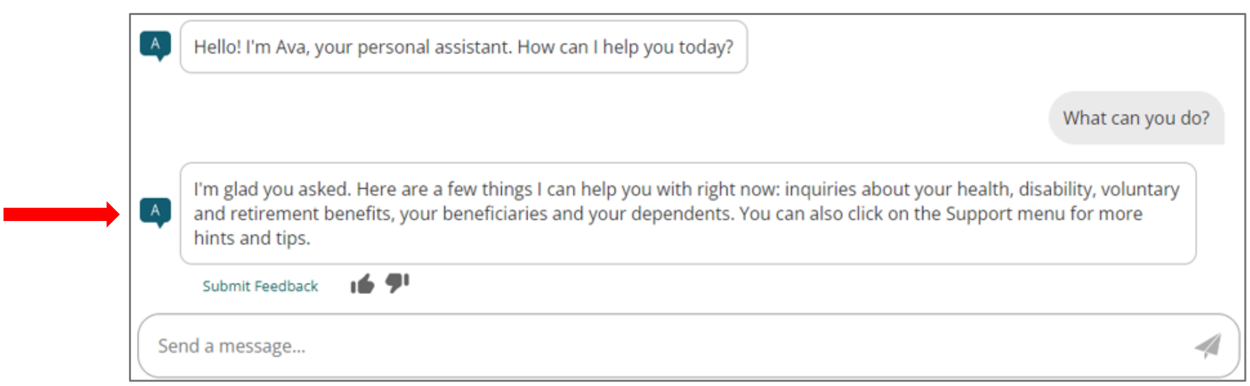
Note: Ava is programmed to answer specific questions, but is not a chat session with a CPS Representative. If you'd like personal assistance from a CPS agent, please contact us at 888-927-7526 or info@concordiaplans.org.

1. Click the **Start Ava** button.
   A new browser tab opens to the Ava by LifeWorks screen.

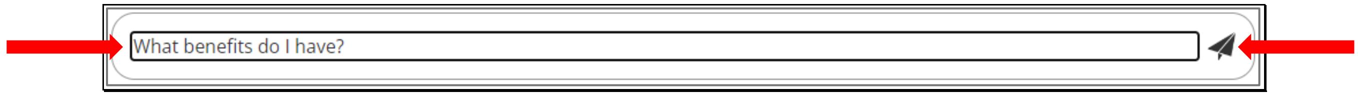




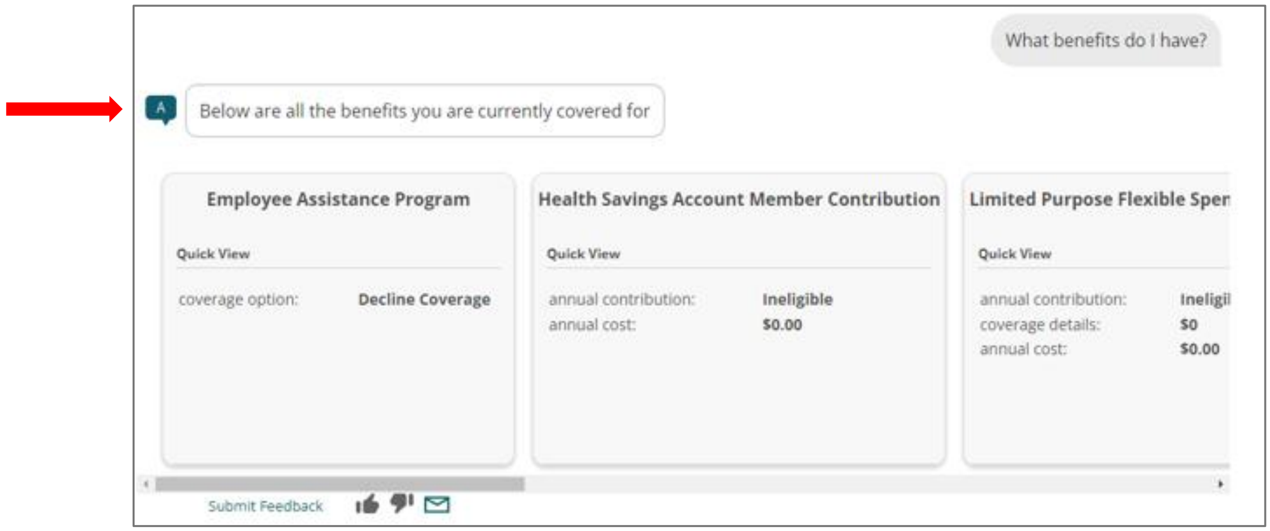
2. Click the **What can you do?** button.
   Ava responds.



Type a message to Ava:



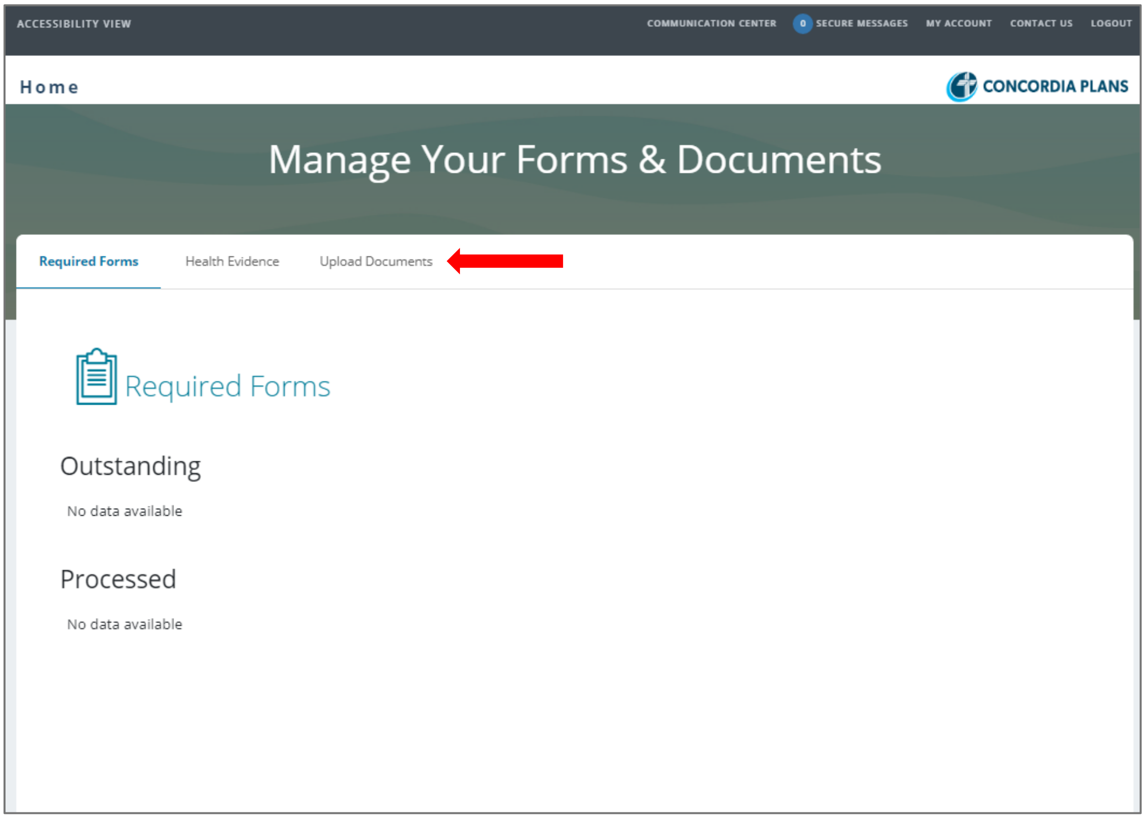
3. Type a question in the **Send a message** field and click the **Send** button (paper airplane icon). Ava responds.



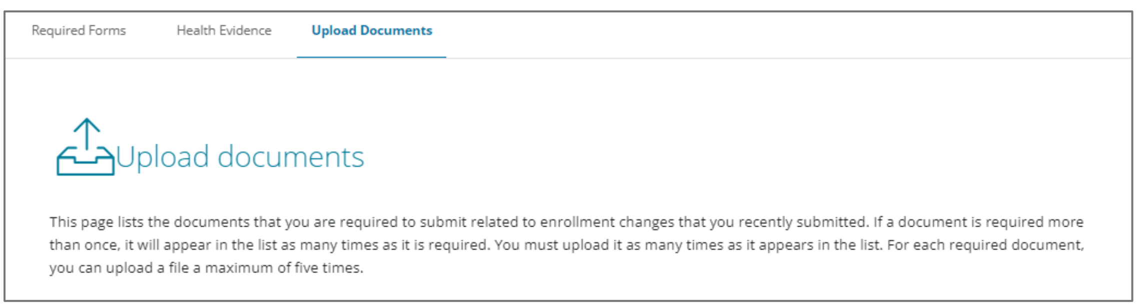
4. Close the Ava browser tab when finished to return to your Member Portal Home screen.

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.



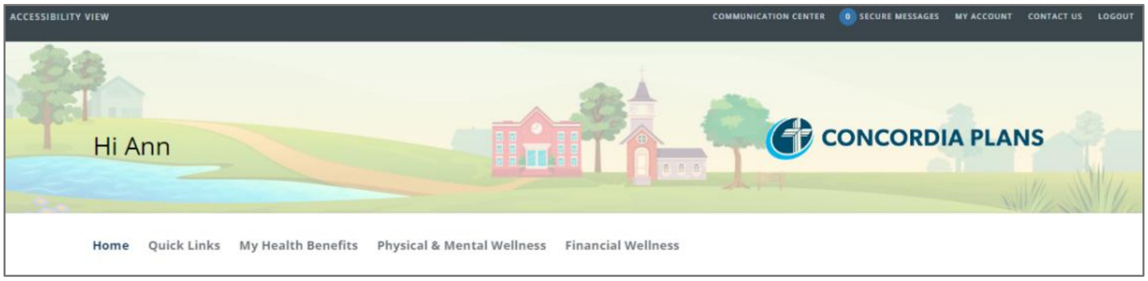
2. Click the **Upload Documents** tab.
   If documents are required, a list of document tasks displays.



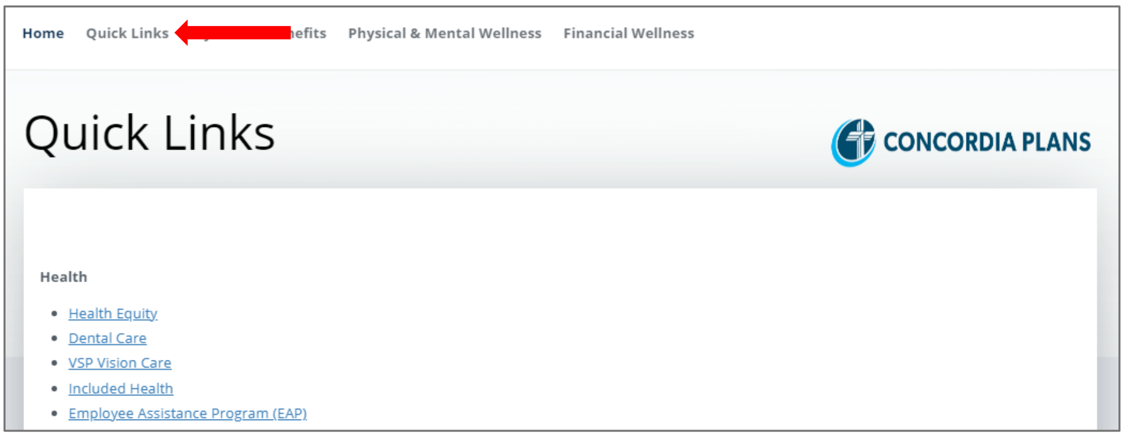
3. Click the **Home** link to return to your Member Portal Home screen.

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.

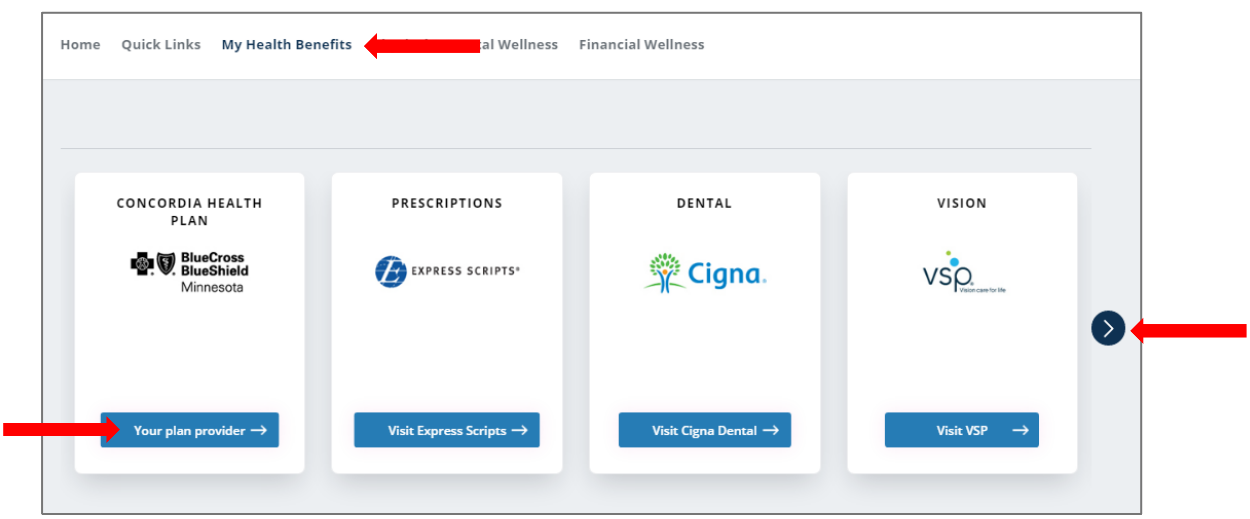


1. The **Quick Links** tab displays a collection of links, some of which are enabled for single-sign-on.



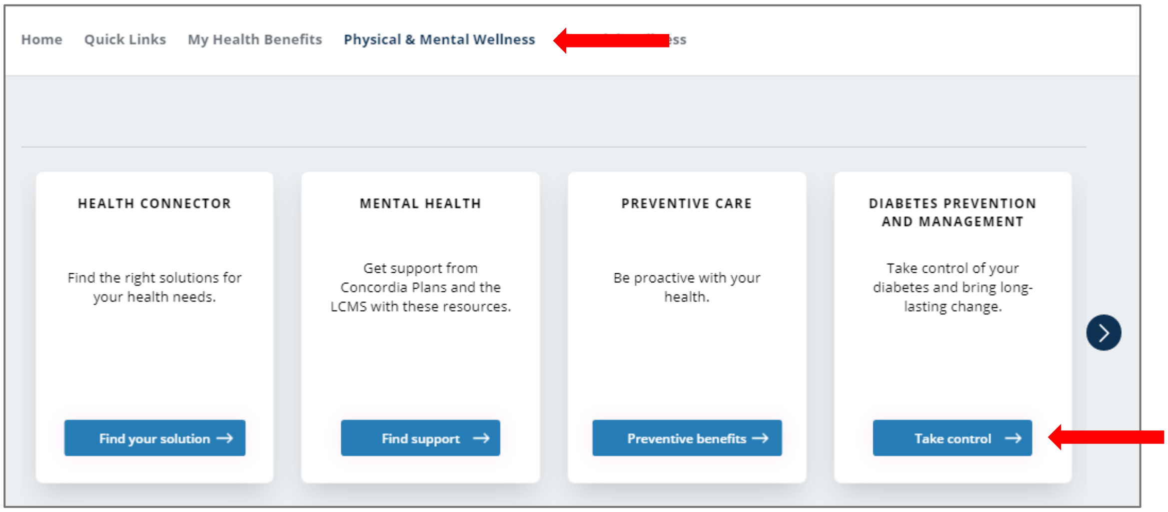
Clicking a link will open a new tab with that program's site. ***Members will need to log in manually the first time to all sites; after that, single-sign-ons (SSOs) will pass you through to participating sites automatically.*** For sites that do not have a single-sign-on automatic login option, you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

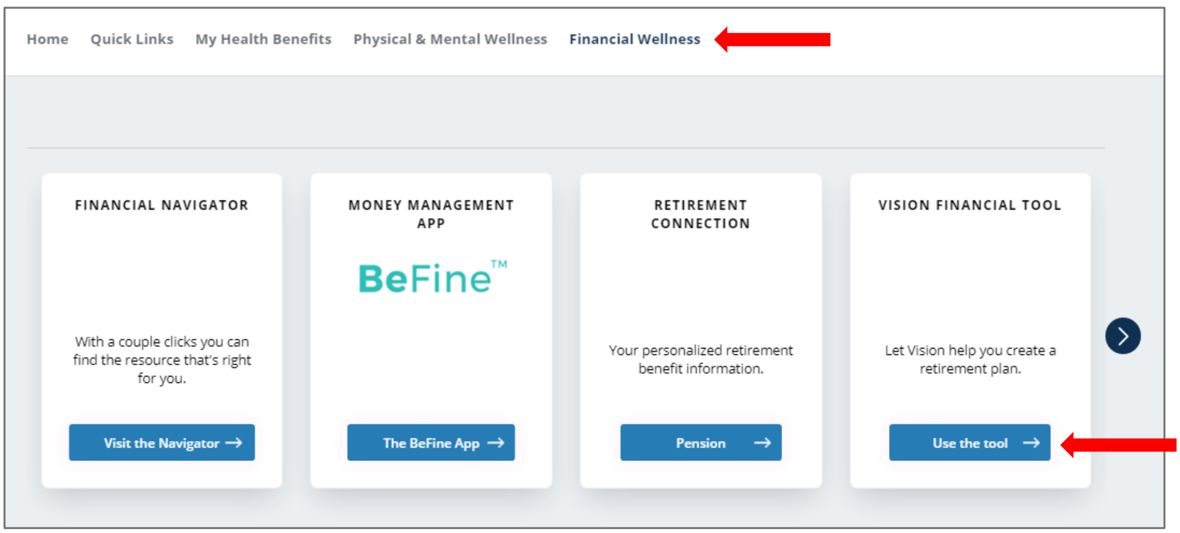


3. Click a benefit card button or logo to open a new browser tab for that provider's site.
   For those with a single-sign-in option, after registering the first time, the link will open directly to your personal portal on the provider's site.

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



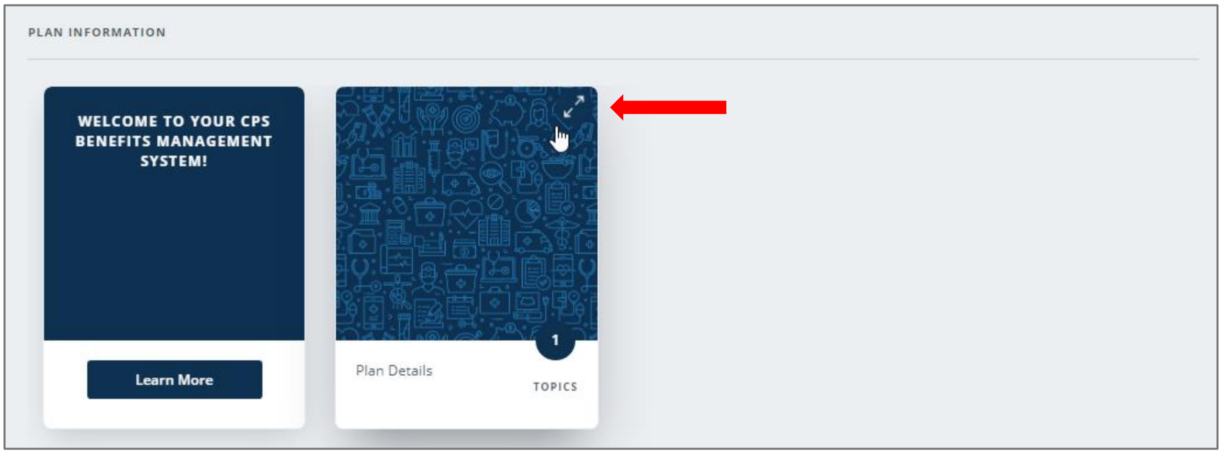
5. Click one of the buttons to access additional information.
6. The **Financial Wellness** tab displays financial tools and resources available to you.



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

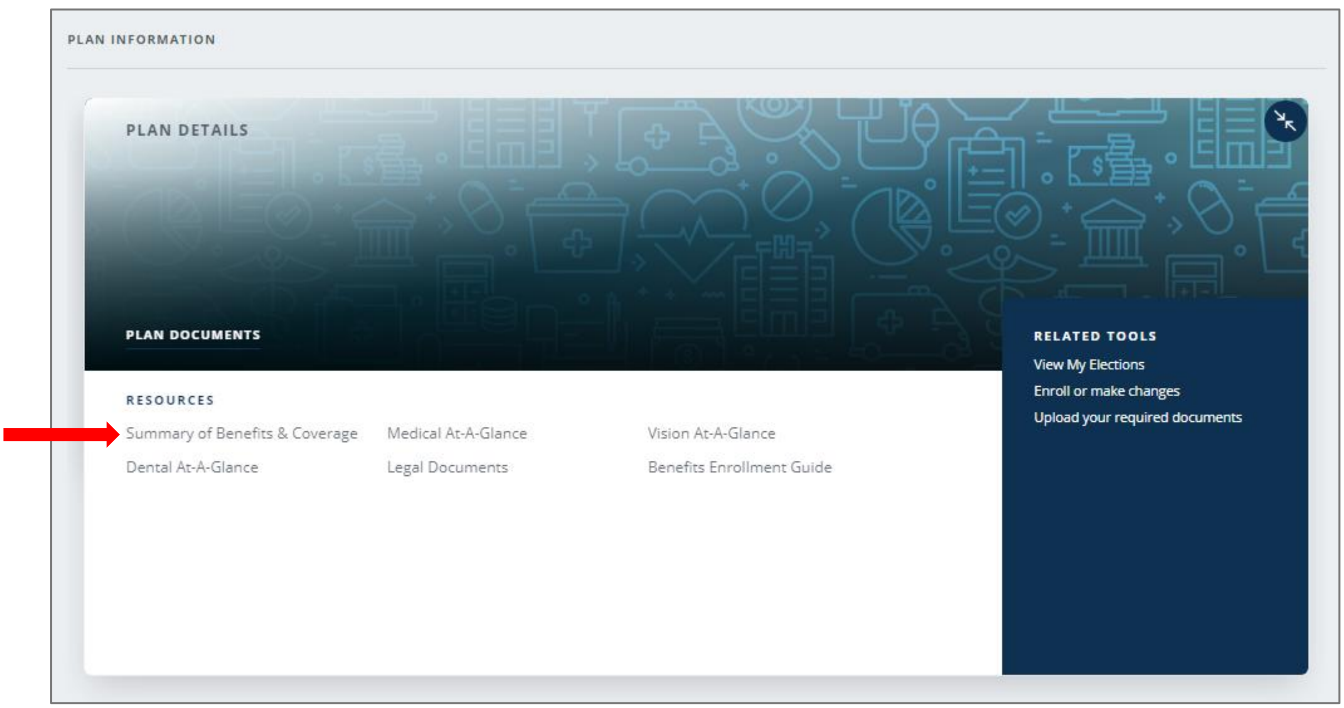
2.2.3 Plan Details Information

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



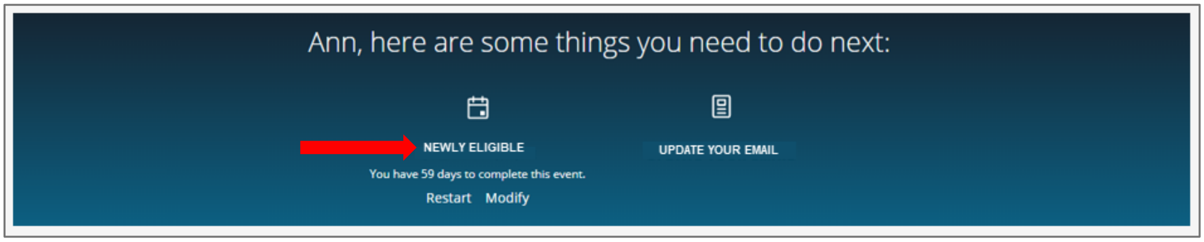
1. Click the card to see a detailed view.
   Click the double arrow icon to restore the card to its original size.

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.

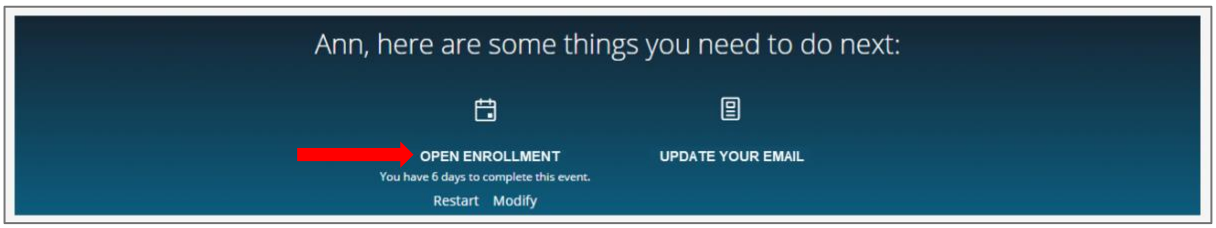


3 Benefits Enrollment

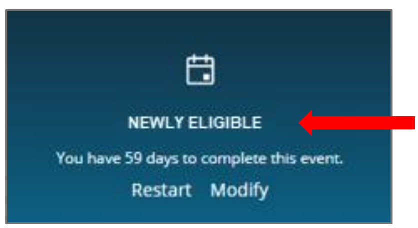
3.1 Benefits Enrollment



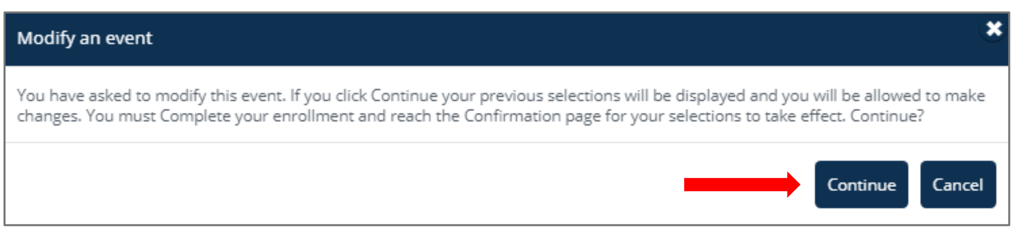
If you have an enrollment opportunity available, there will be an event for your benefits enrollment in the blue banner of your home page. As a newly hired employee, an event for **Newly Eligible** appears in the blue banner.



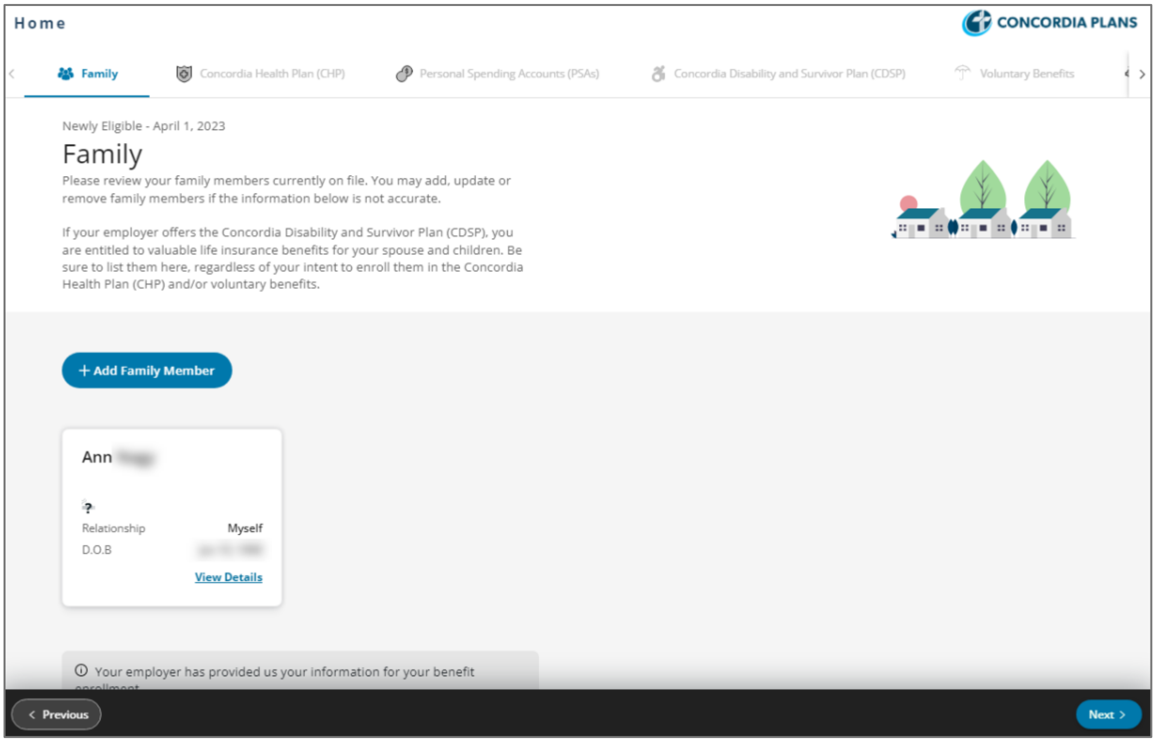
During your Open Enrollment period, there will be an event in the blue banner for your Open Enrollment too.



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



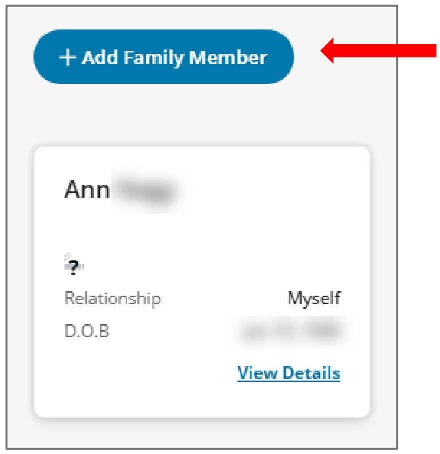
2. Read the instructions and click the **Continue** button.
   This will take you to the Family screen.



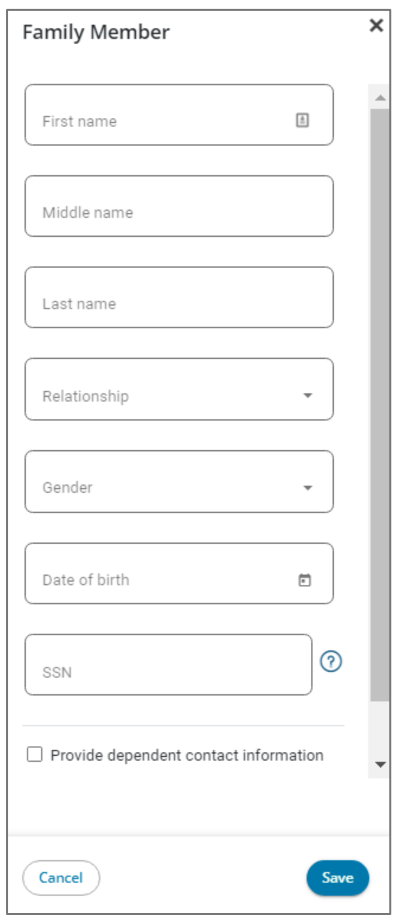
3.1.1 Add a Dependent

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.



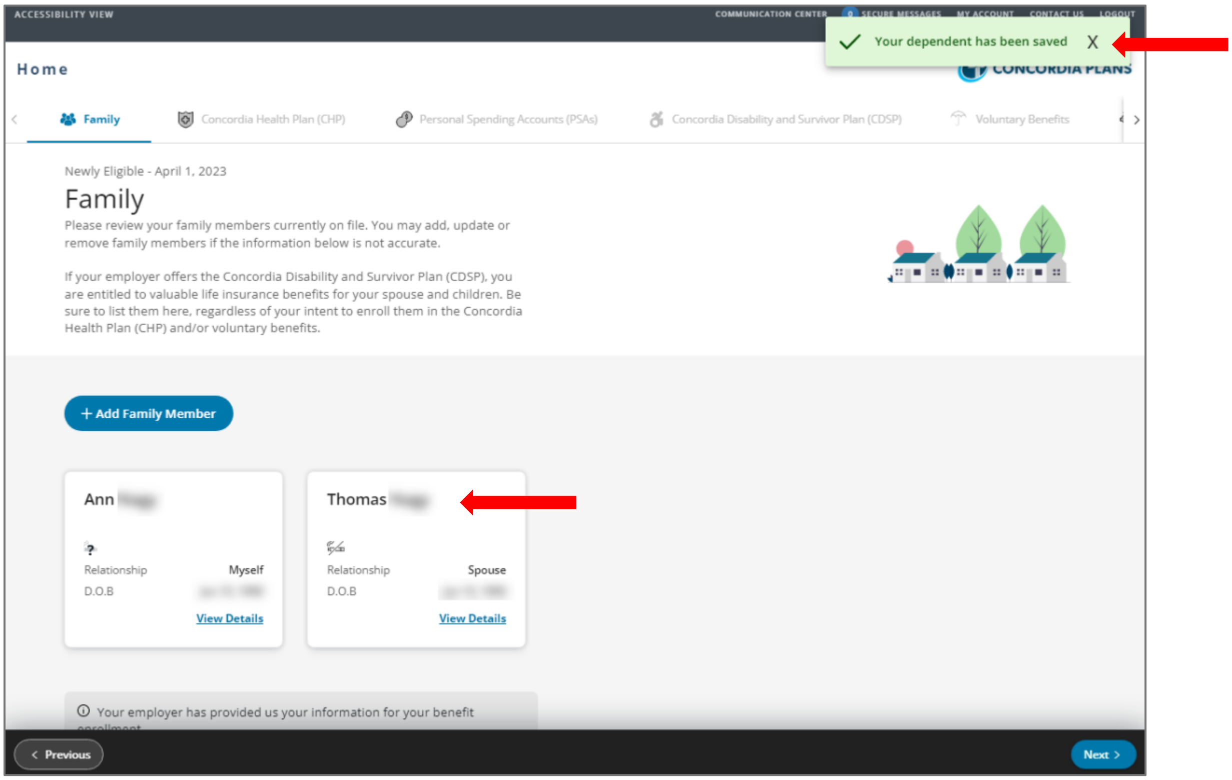
1. Click the **Add Family Member** button.
   The Family Member panel displays.



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.

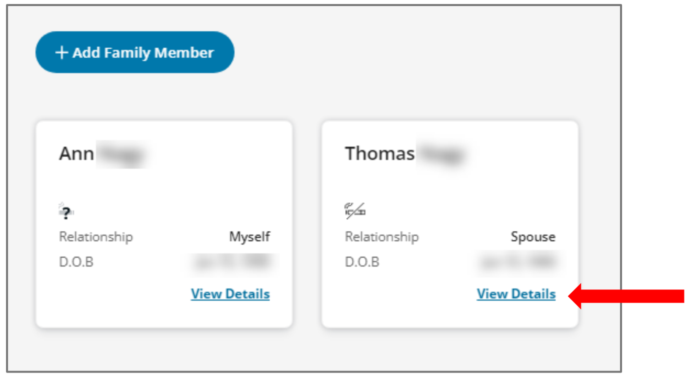
The new dependent appears on the Family screen. A confirmation message displays briefly in the top right corner of the screen.



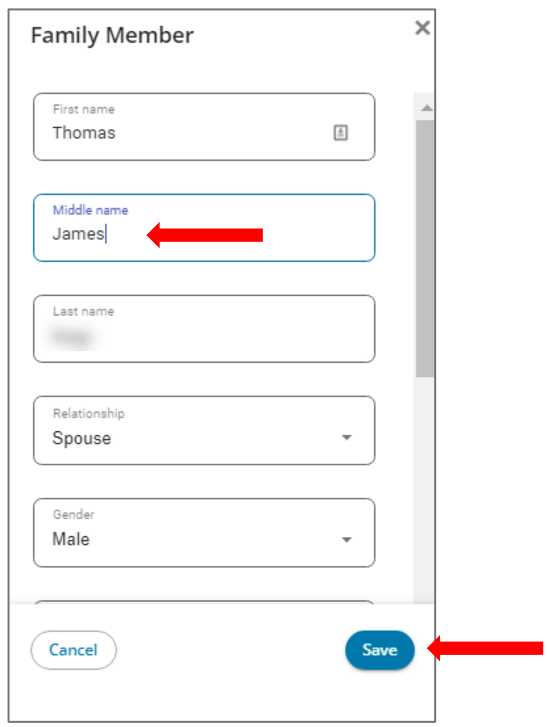
4. Click the **X** to close the confirmation message.
5. Repeat the steps in this section to add any remaining dependents.

3.1.2 View Family Details

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



The Family Member panel displays.

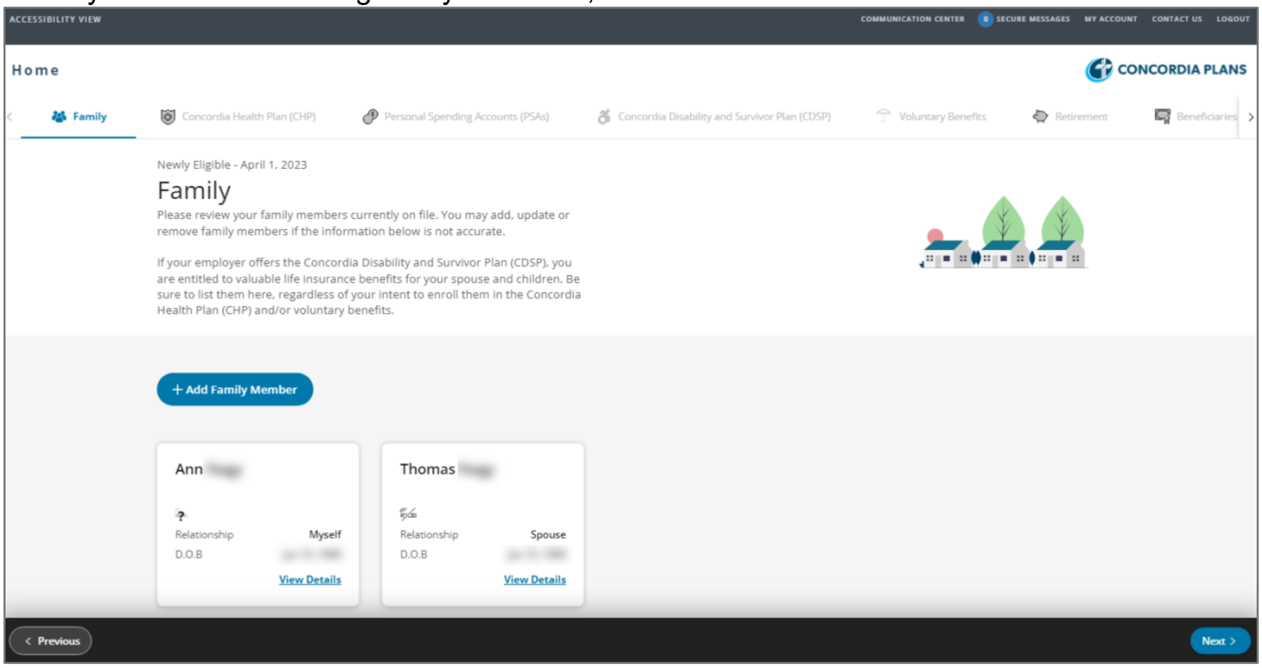


In this example, the Middle Name was added.

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.

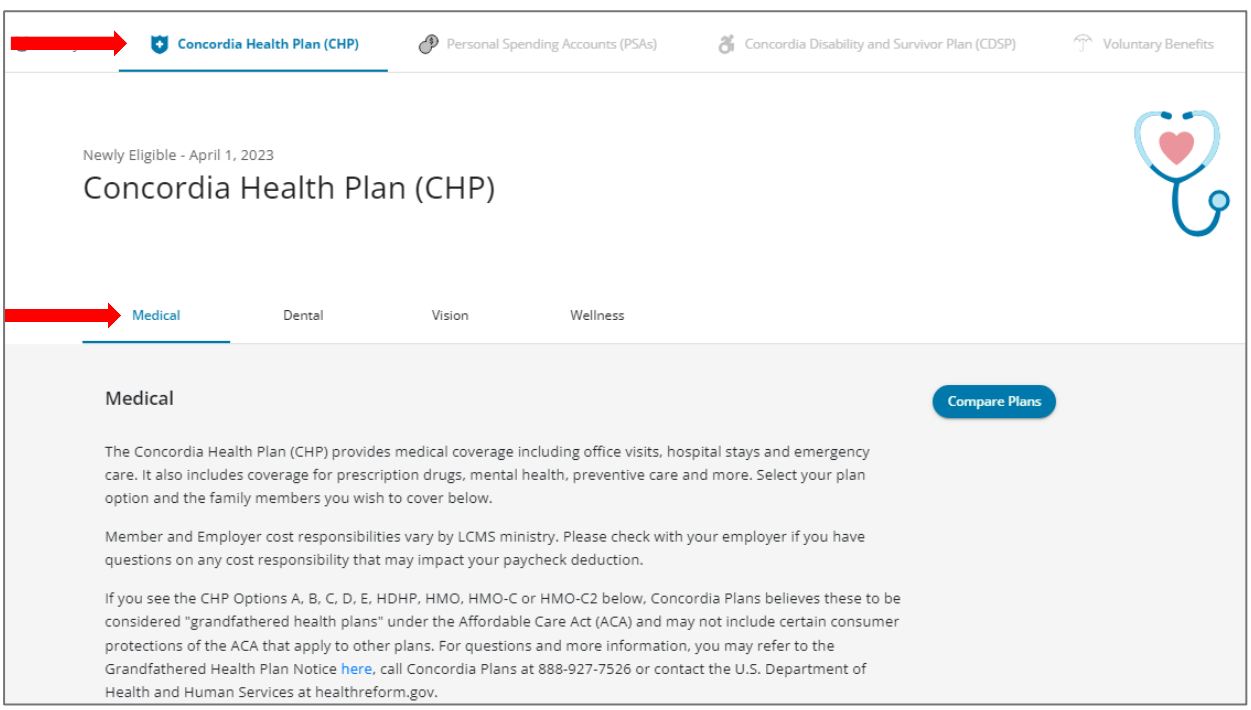
3.1.3 Continue Enrollment

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



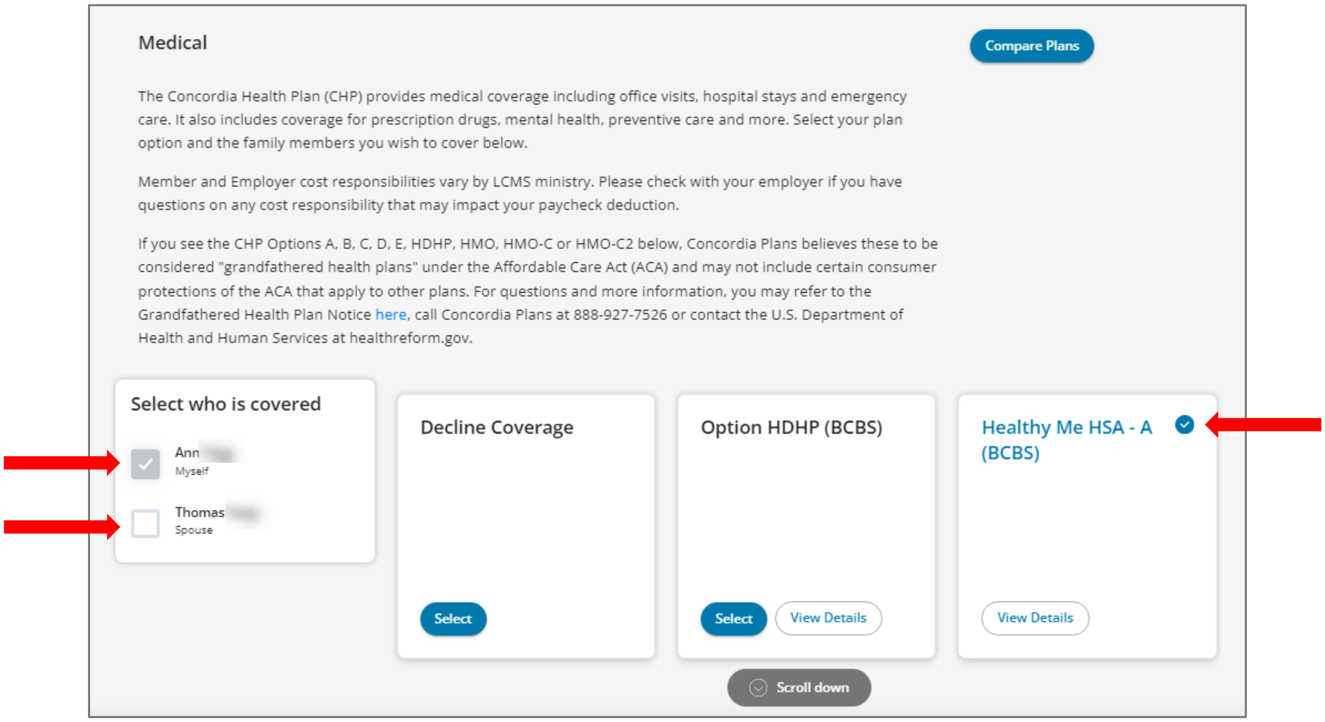
2. If your employer offers the Concordia Health Plan (CHP), the CHP enrollment screen displays.

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).



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

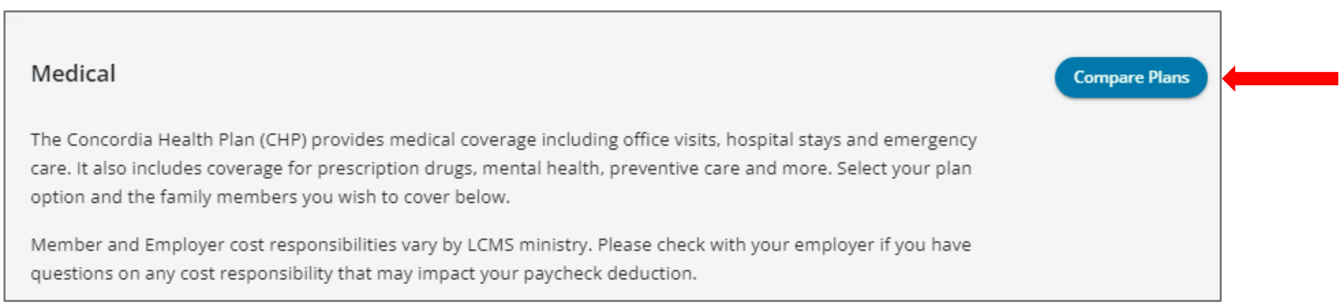
3. Scroll down this screen to view additional details.



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.

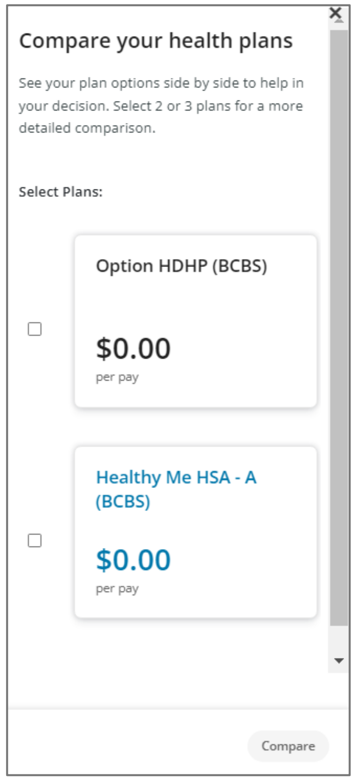
The added spouse does not have this coverage yet – note the empty checkbox. Click the checkbox next to all dependents you'd like to enroll in the CHP.

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.

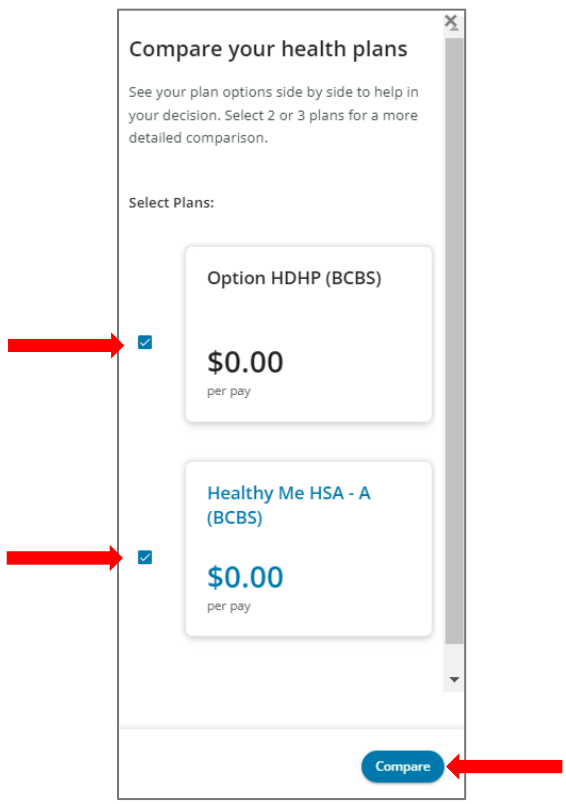


4. Click the **Compare Plans** button.

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

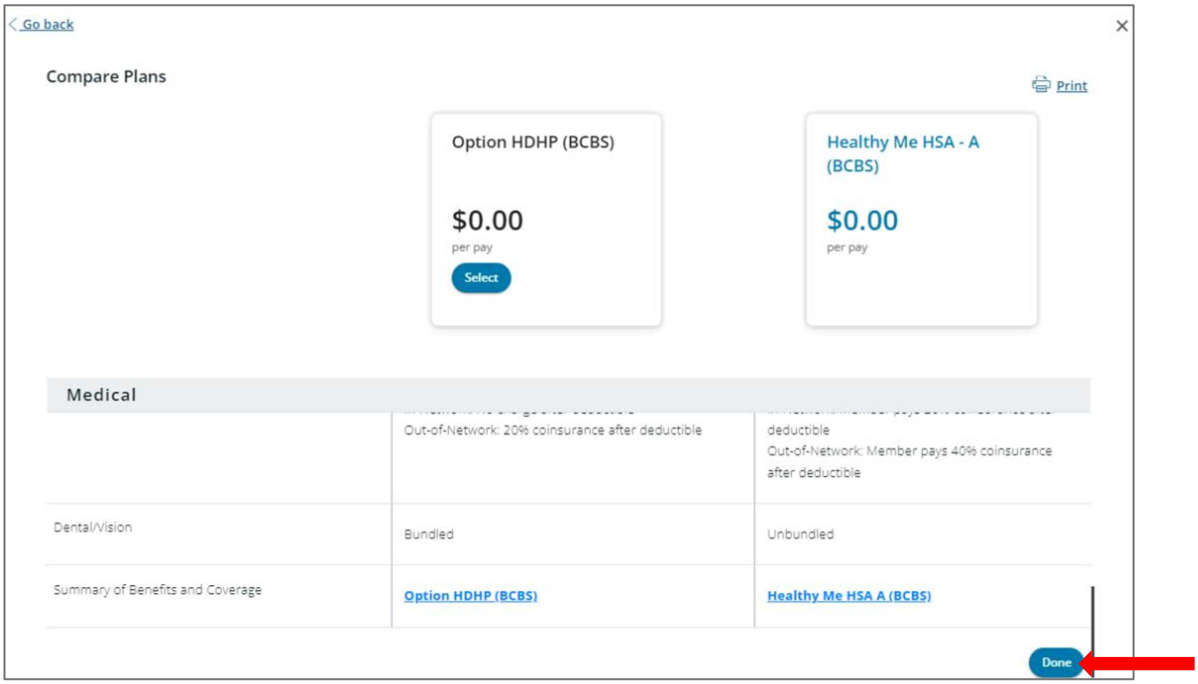


5. Click two or more checkboxes to select plans.

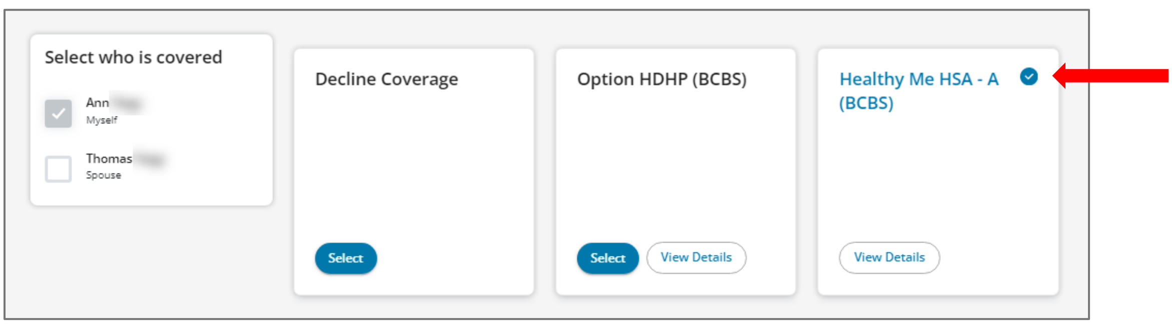


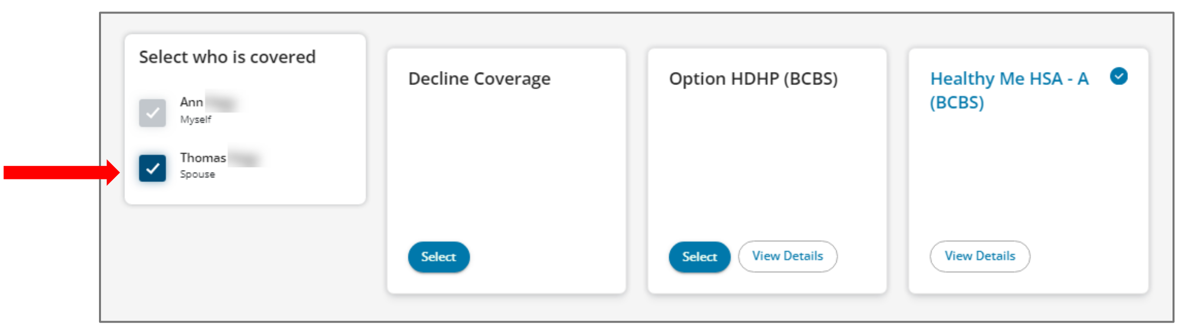
6. Click the **Compare** button.
   The Compare Plans window displays. If applicable, your current plan election is listed in blue text.

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.

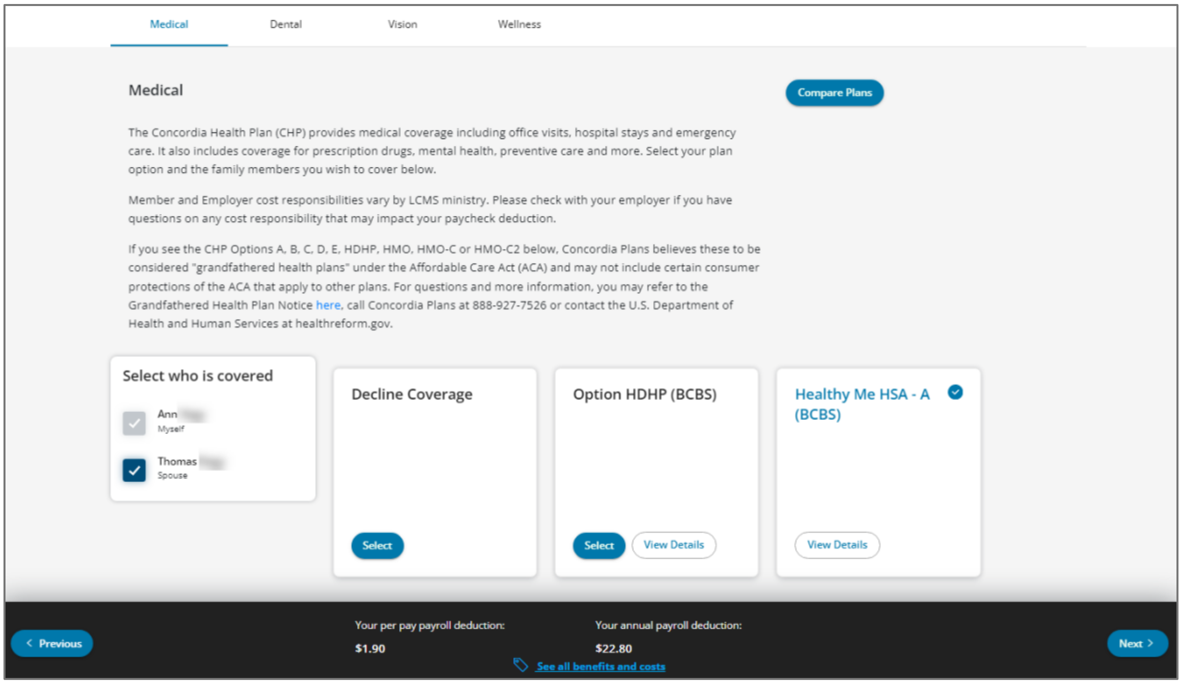


8. Click the checkbox for the **Spouse** if you also wish to enroll your spouse in the Concordia Health Plan.

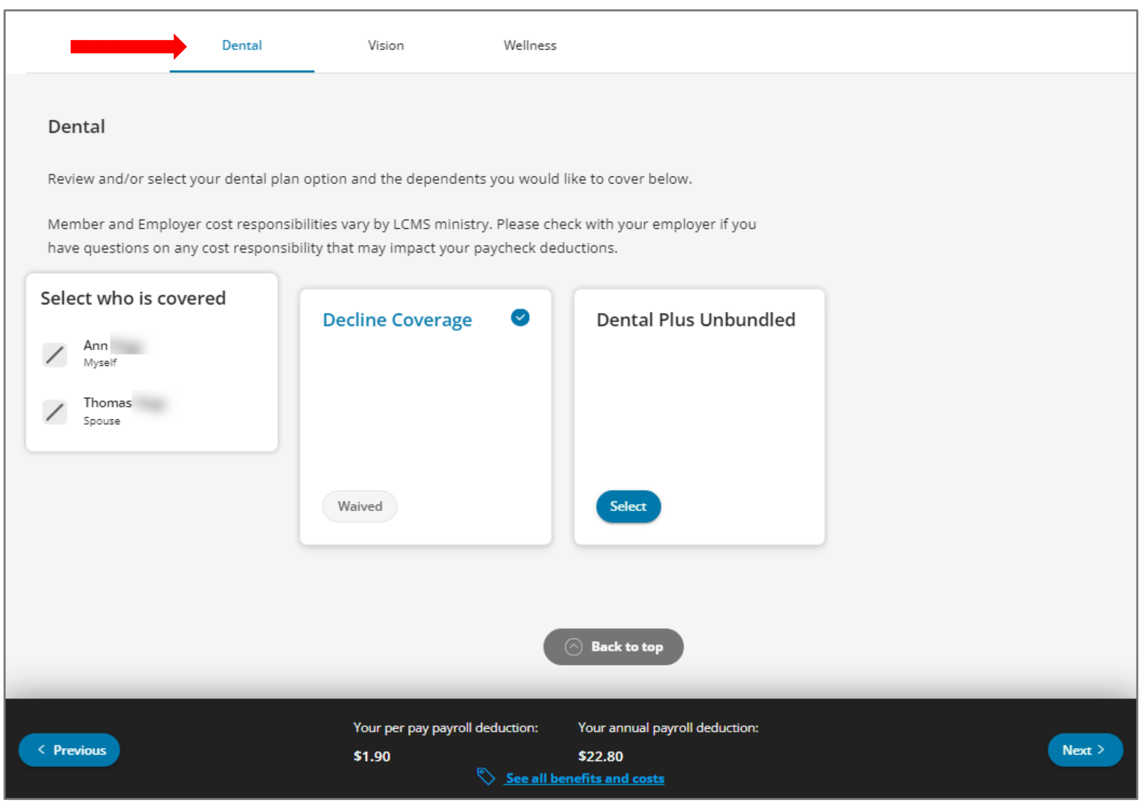




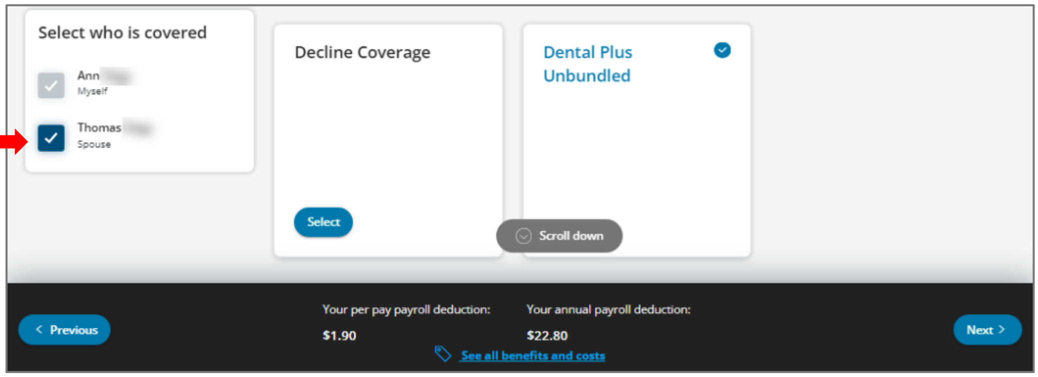
Note: As you progress through the event, the Annual and Per Pay Employee Costs display at the bottom of the screen (if applicable). It is important to note that any employer or member cost(s) may not include any shared cost for your health coverage. Member and employer cost responsibilities vary by LCMS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



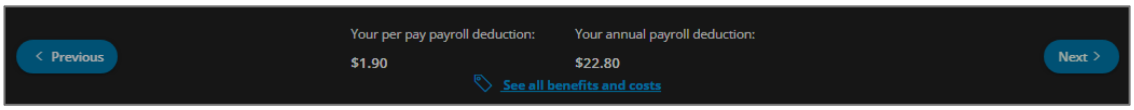
9. Click the **Next** button.
   The Dental screen displays.



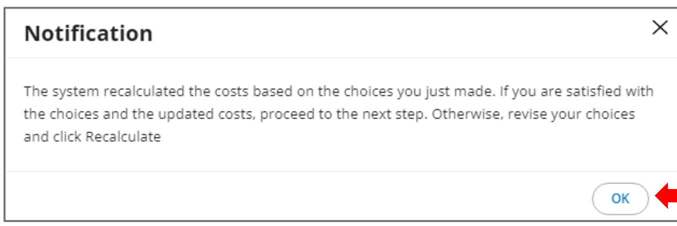
10. Click the checkbox for the **Spouse** (or any additional dependents) to add them to the dental plan.



11. Click the **Next** button.

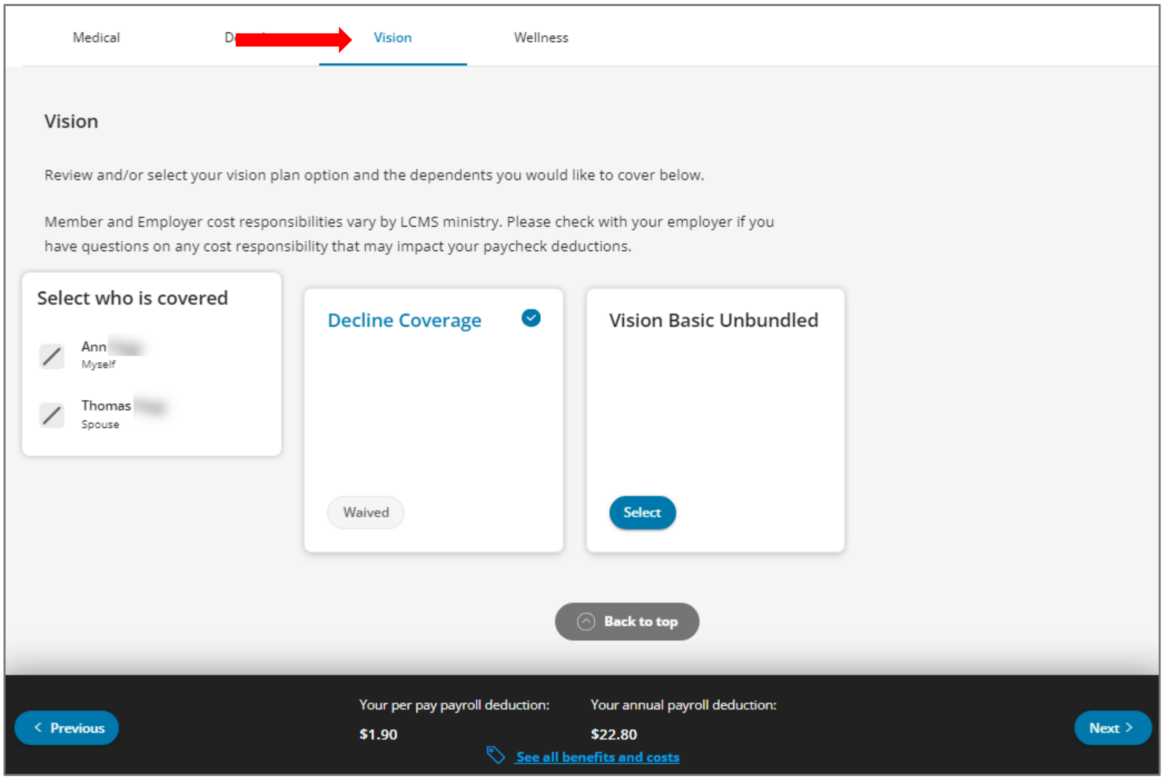


The new Annual and Per Pay Employee Costs display at the bottom of the screen (if applicable). A Notification window may open based on the election. It is important to note that any employer or member cost(s) may not include any shared cost for your health coverage. Member and employer cost responsibilities 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.

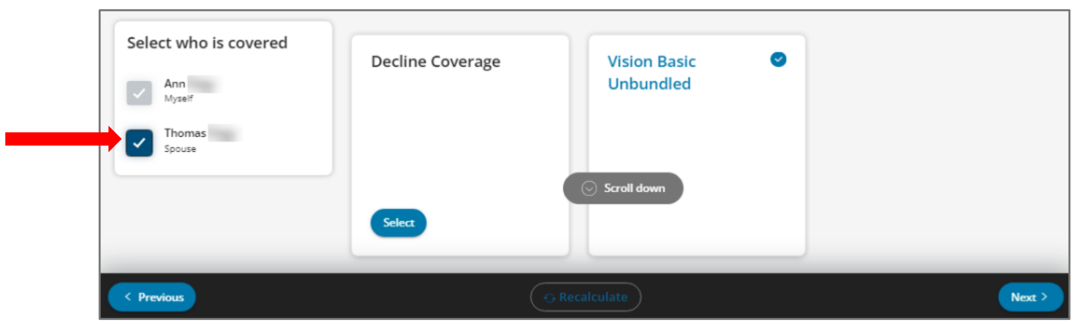


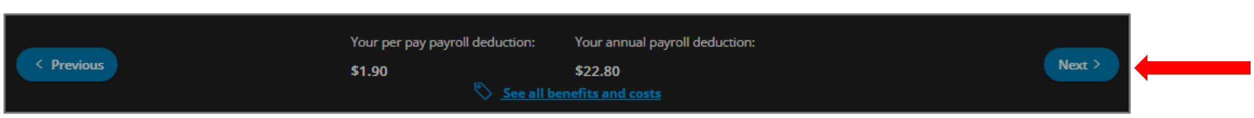
12. Click the **OK** button on the Notification window.

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



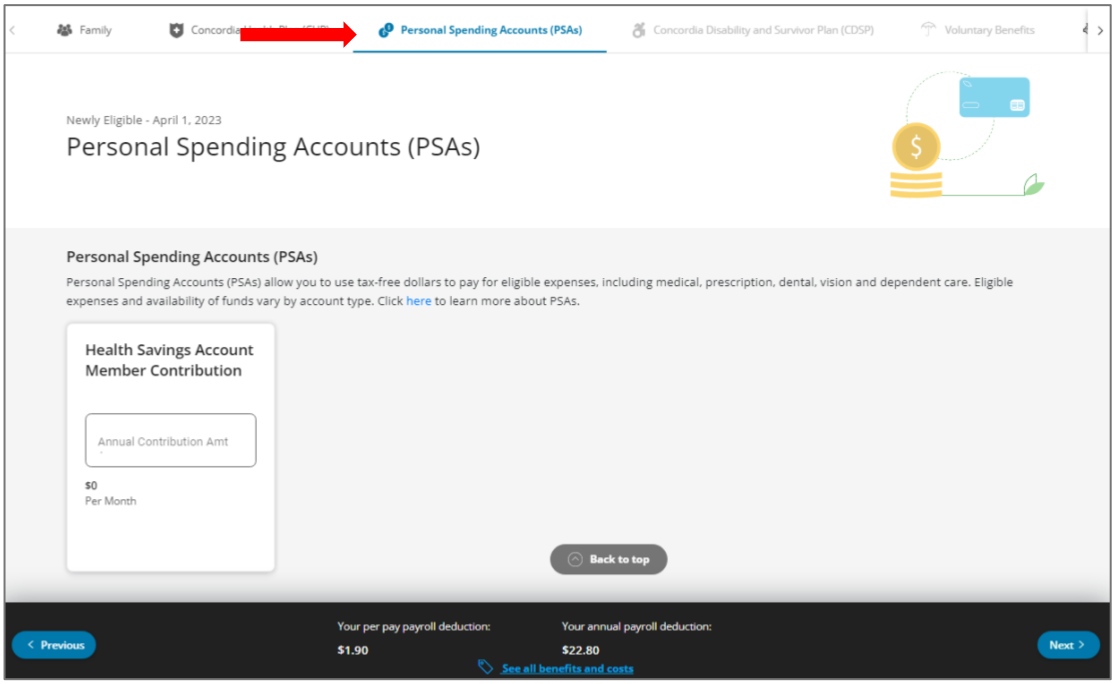
14. Click the checkbox for the **Spouse** (or any additional dependents) to add them to the Vision plan.



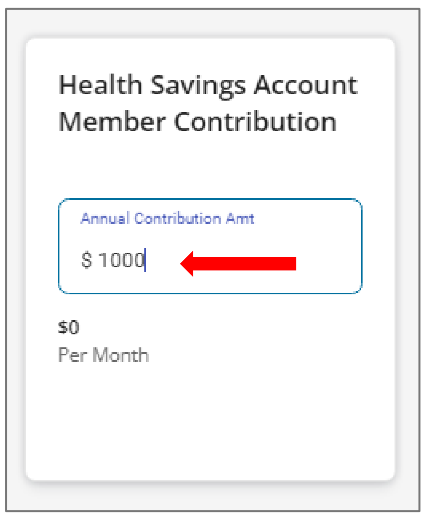


15. Click the **Next** button.
    The new Annual and Per Pay Employee Costs display at the bottom of the screen (if applicable).

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

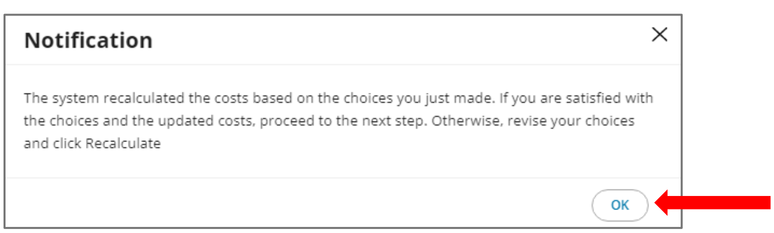


Your eligible PSA options will display.



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.

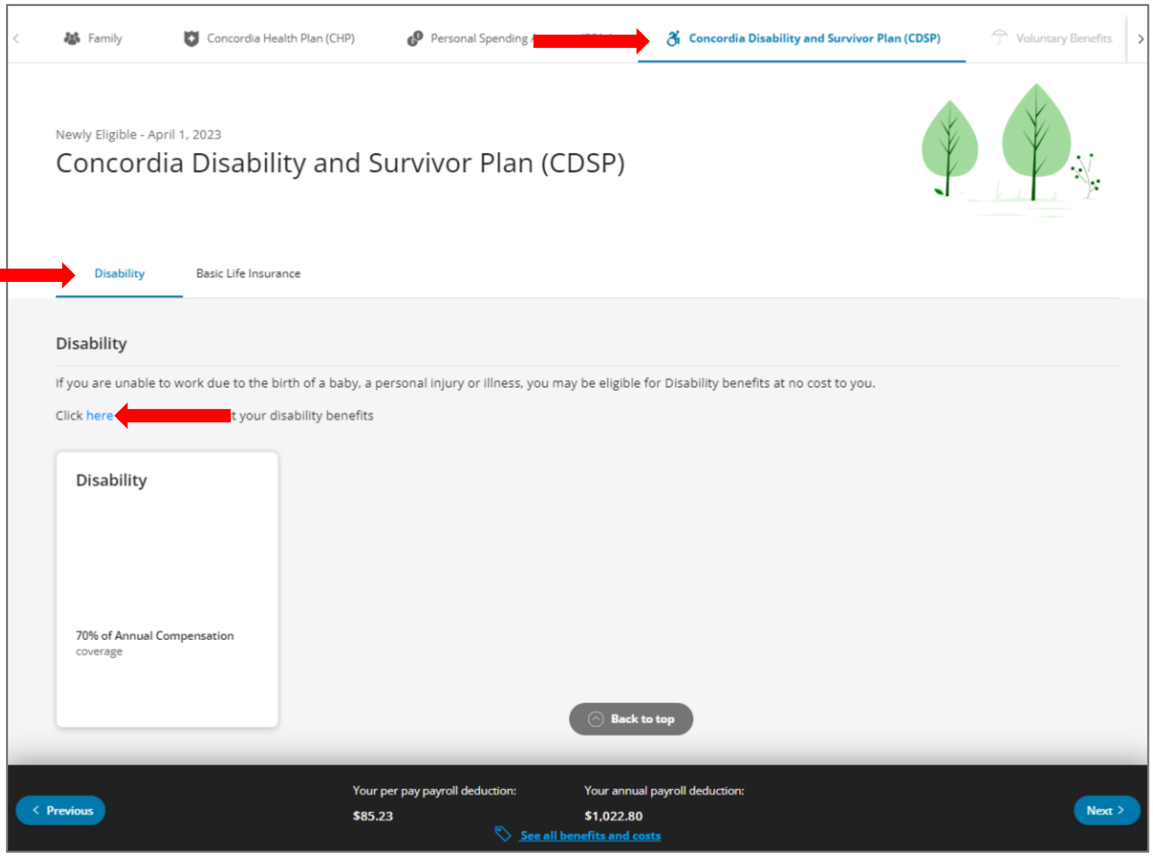


18. Click the **OK** button on the Notification window.

Click the **Next** button.

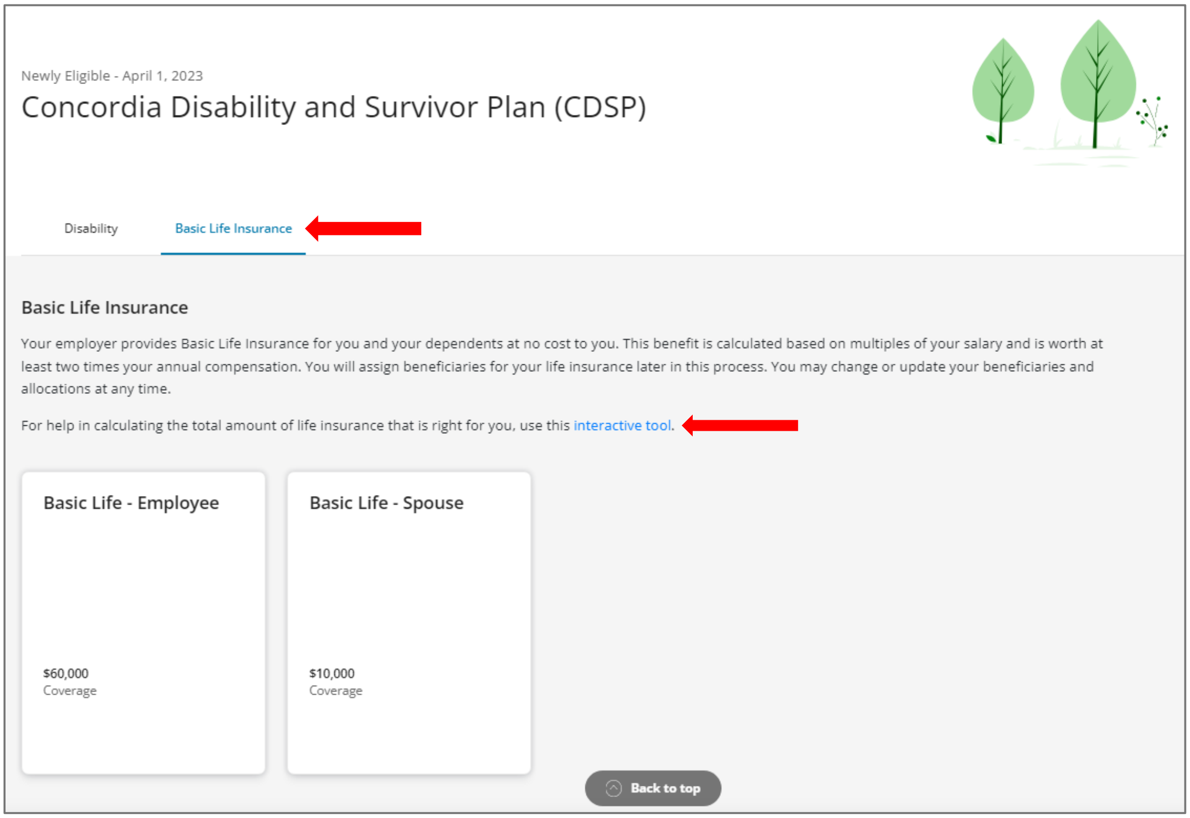
19. Click the **Next** button.
    The Concordia Disability & Survivor Plan screen displays.

    Disability is the first option.



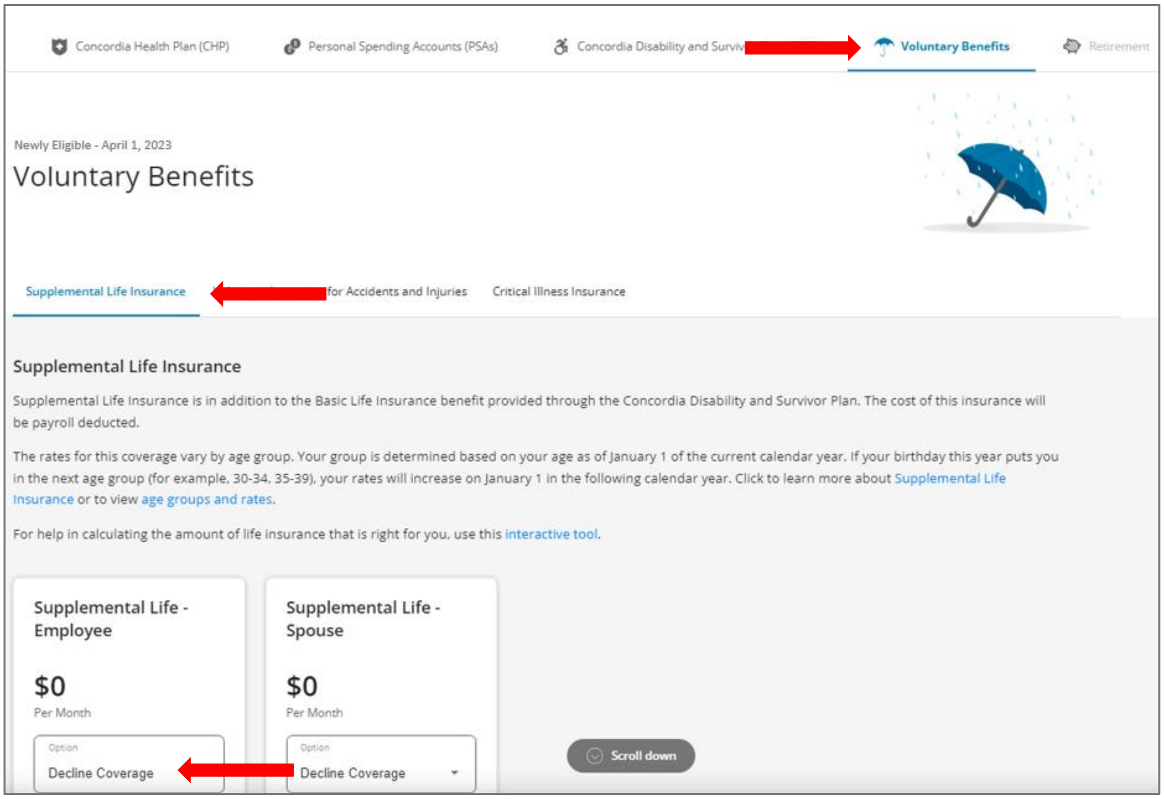
20. Click the **here** link to learn more about your Disability benefits.
    A new browser tab opens with this information. When finished, close the new browser tab and click the **Next** button.

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.

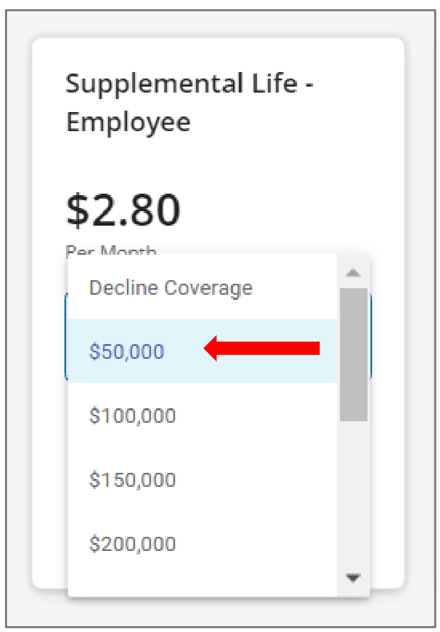


21. Click the interactive tool link to learn more about Life Insurance amounts.
    A new browser tab opens with this information.
22. When finished, close the new browser tab to return to the enrollment screen, and then click the **Next** button.

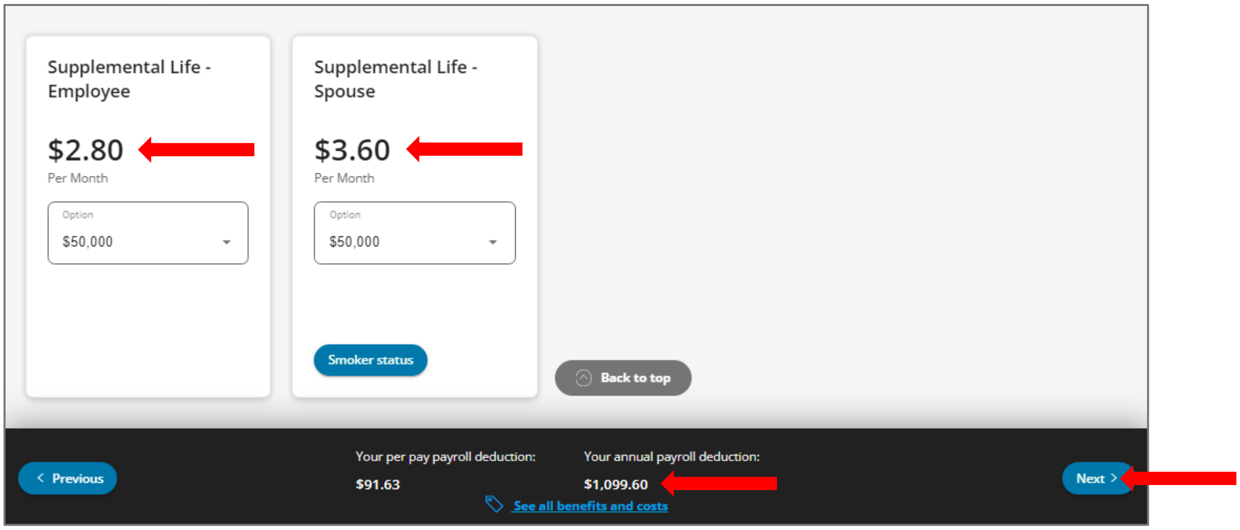
The Voluntary Benefits screen displays. Supplemental Life Insurance is the first option.



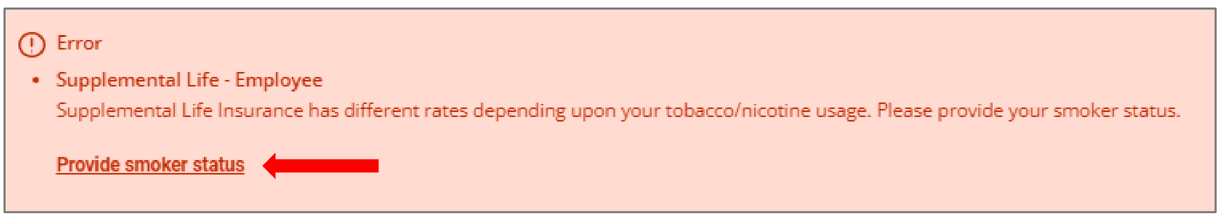
23. If you wish to purchase additional life insurance, click the drop-down arrow for **Supplemental Life – Employee** and select an amount.



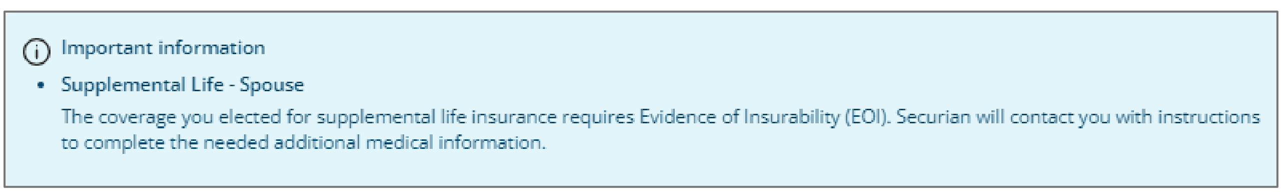
24. Repeat the previous step for **Supplemental Life – Spouse**.
Note the recalculated amounts on the tools and at the bottom of the screen, if applicable.



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.

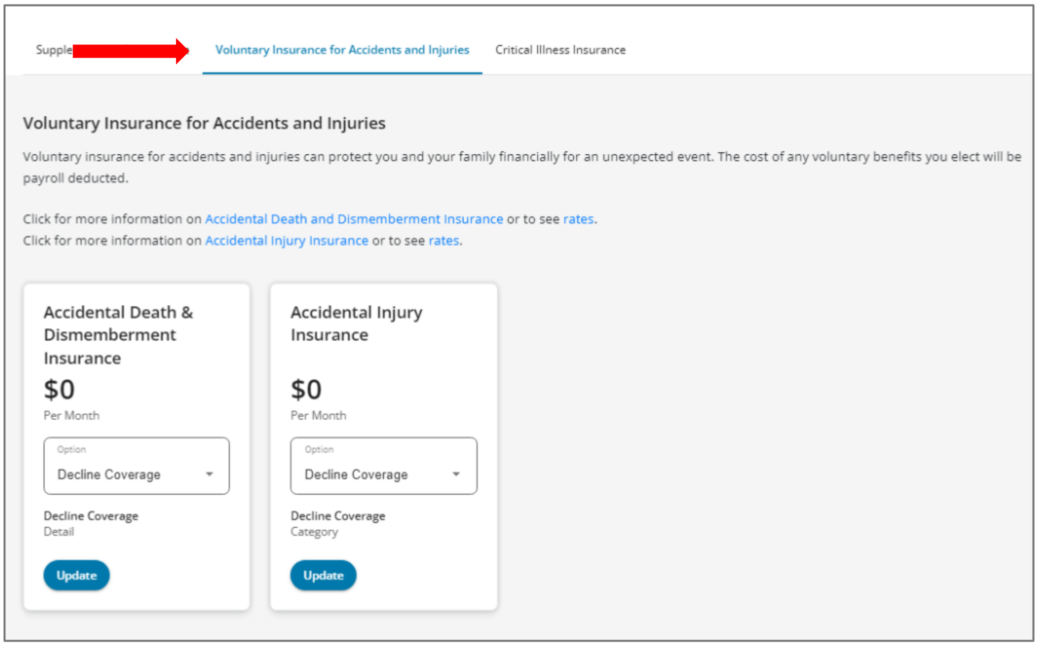


Certain amounts of Supplemental Life insurance require you to submit Evidence of Insurability (EOI) before the amount is approved. You will see the message below if your election requires EOI. Securian will contact you with instructions to submit the necessary information.

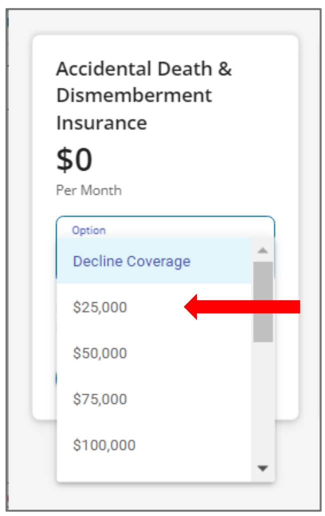


25. Click the **Next** button.

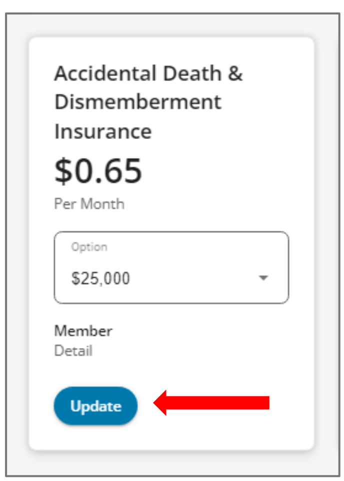
The Voluntary Insurance for Accidents and Injuries screen displays (if applicable).



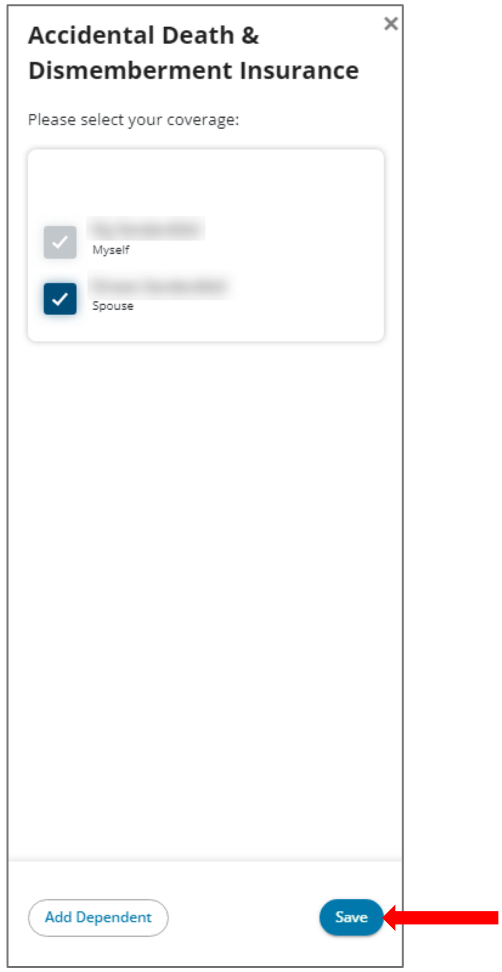
26. If you wish to purchase Accidental Death & Dismemberment Insurance, click the drop-down arrow to indicate your desired amount.



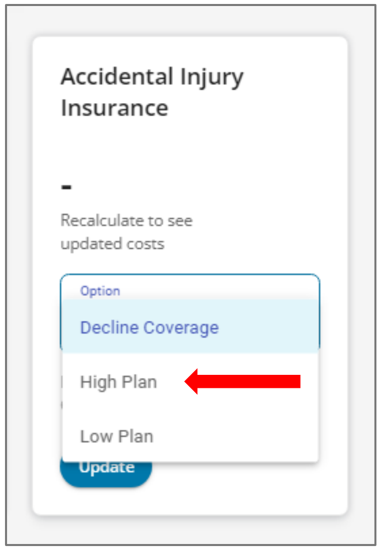
After selecting the amount, click **Update** to select the family member you wish to cover.



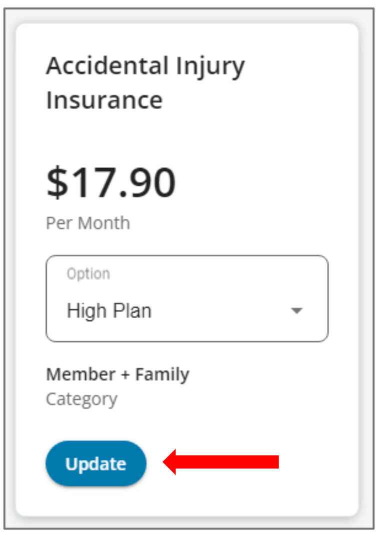
Click the checkbox next to the dependent(s), then click **Save**.

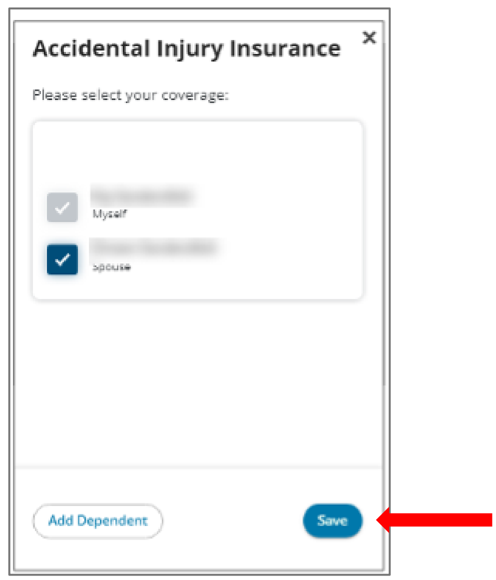


27. If you wish to purchase **Accidental Injury Insurance,** click the drop-down arrow and select your desired plan.

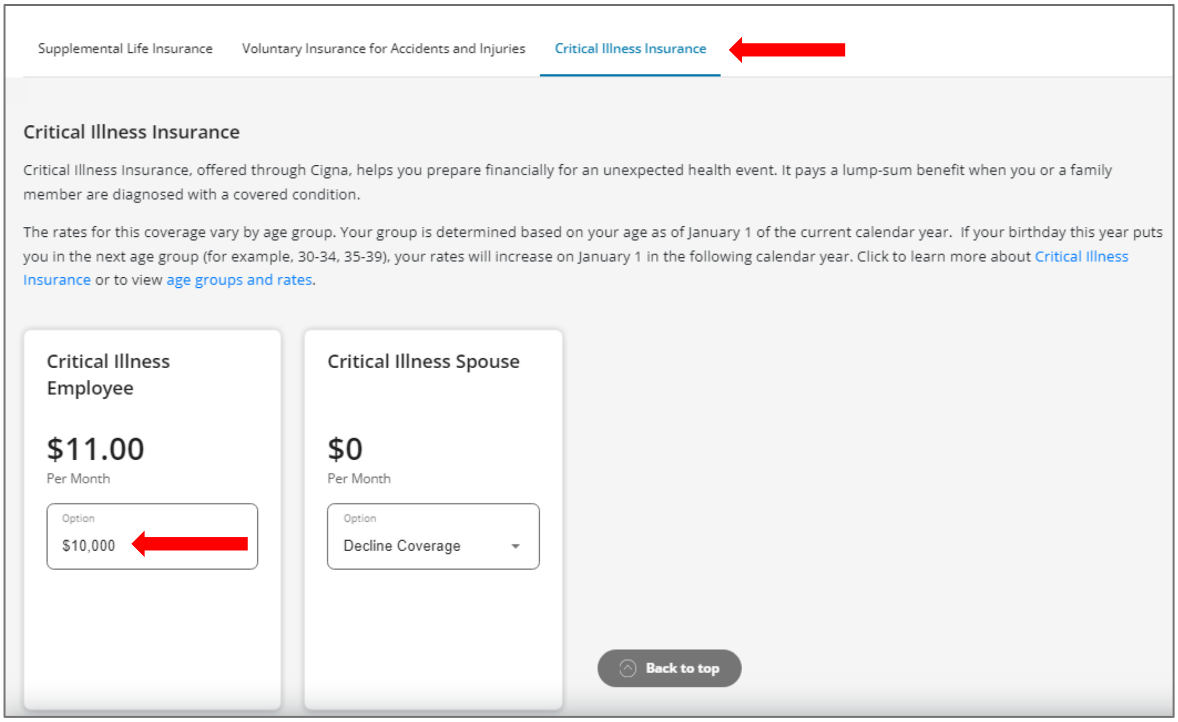


After selecting the amount, click **Update** to select the family member you wish to cover. Click the checkbox next to the dependent(s), then click **Save**.



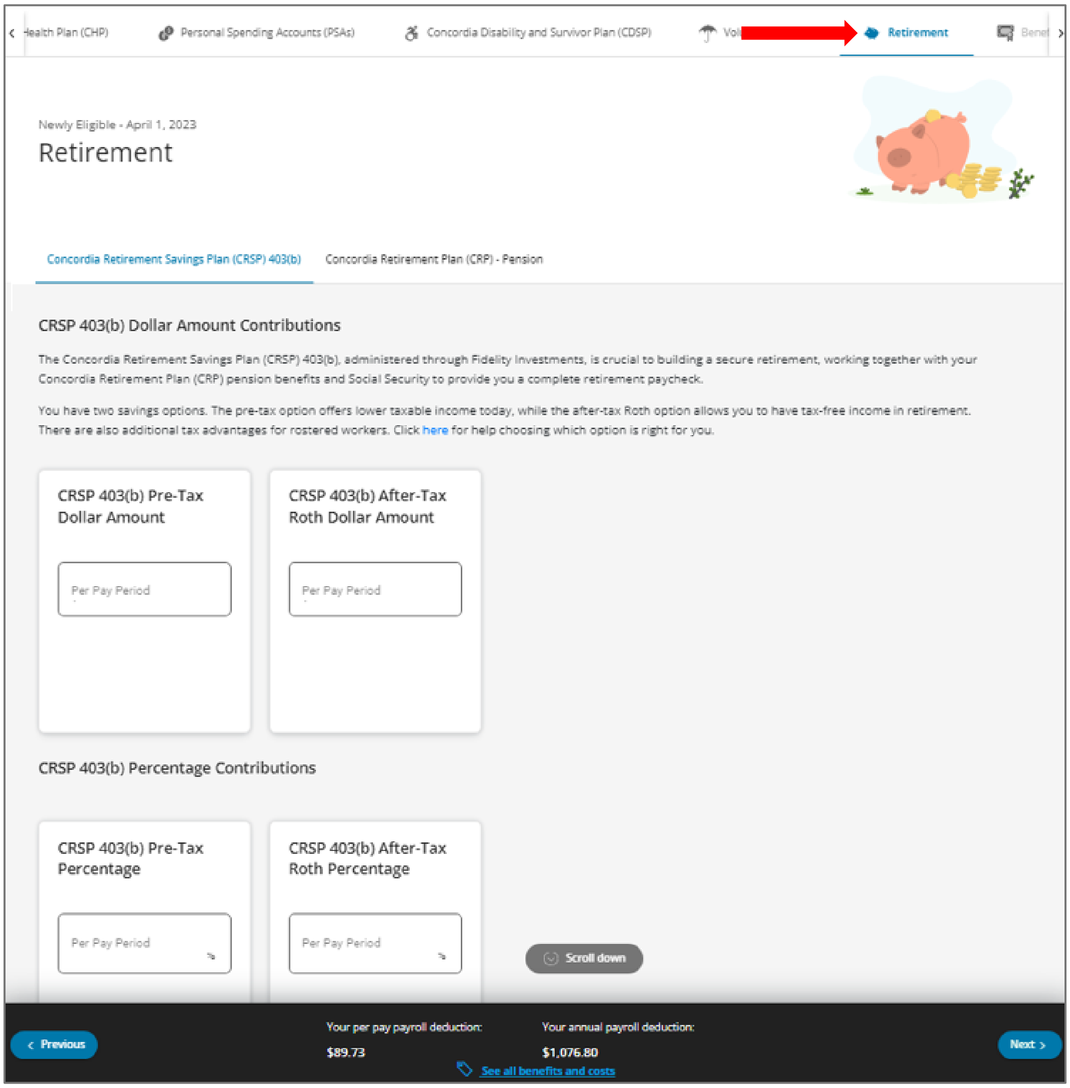


28. Note the recalculated amounts at the bottom of the screen and click the **Next** button. The Critical Illness Insurance screen displays (if applicable).



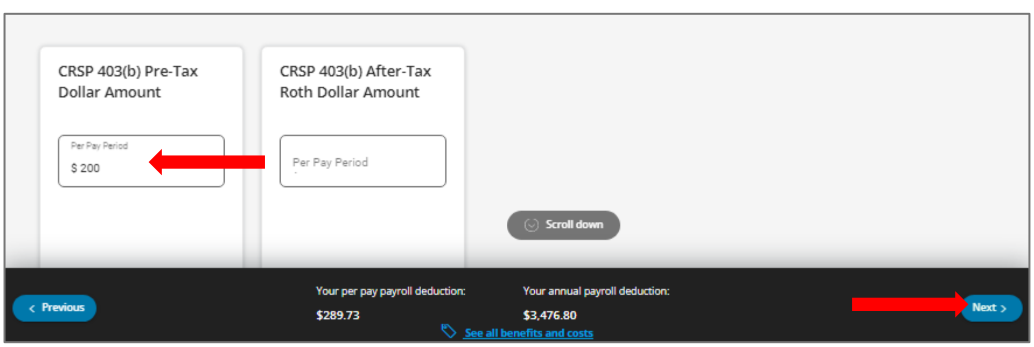
29. Make desired selections for the **Employee** and **Spouse** (and Children, if applicable**)**, and then click the **Next** button.

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.



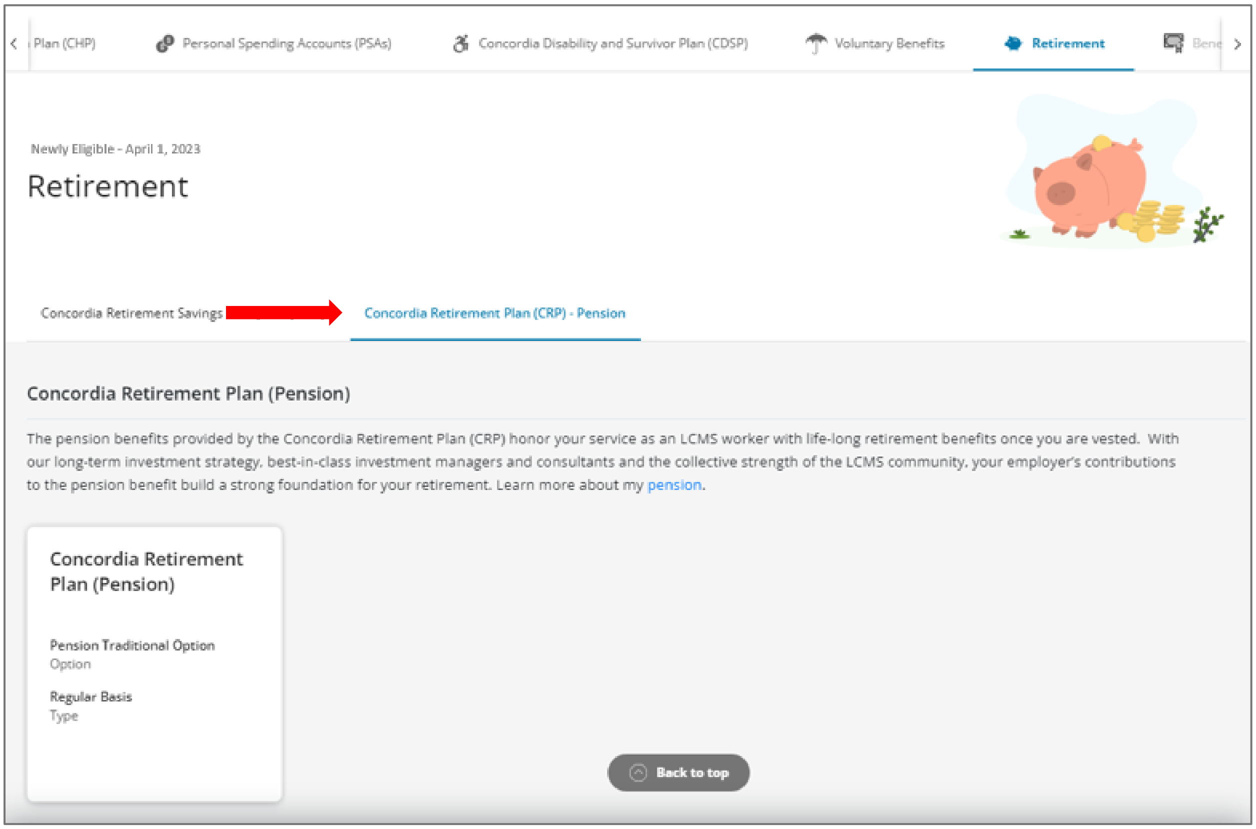
30. If your employer offers the **Concordia Retirement Savings Plan 403(b)**, you can enter either a dollar amount or percent per paycheck for the Pre-Tax, After-Tax Roth, or both options.

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



31. Click the **Next** button.

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

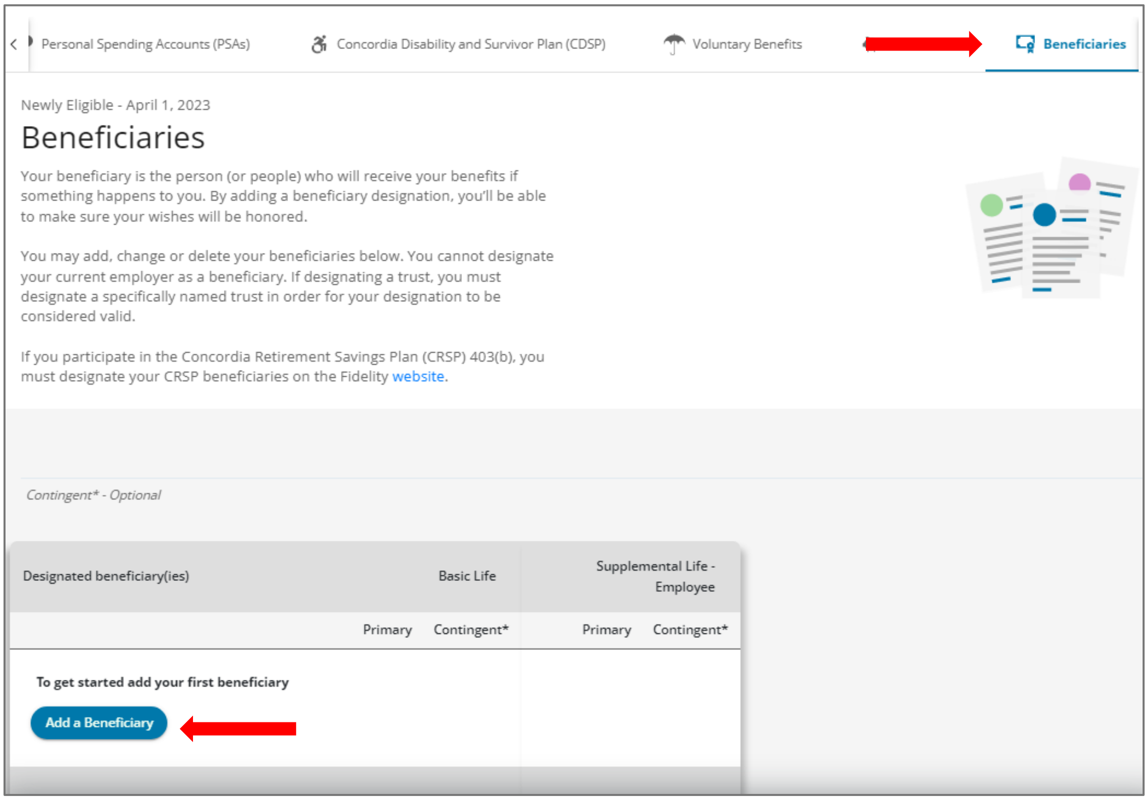


No changes are required on this screen, as this benefit is 100% funded by your employer. If you wish to see more information about the value of your pension, you can view your PSOB or visit Retirement Connection through the Quick Links or by visiting RetirementConnection.ehr.com.

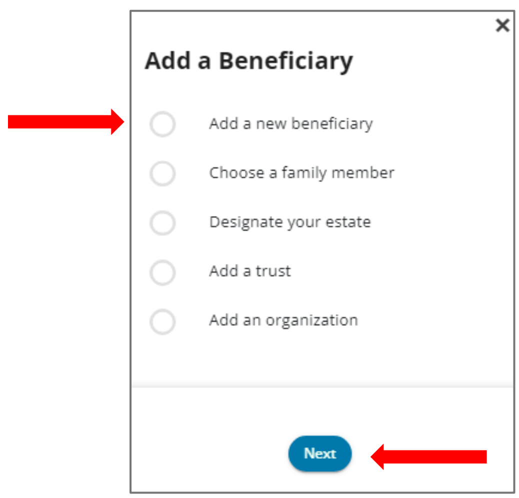
32. Click the **Next** button.

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](#)



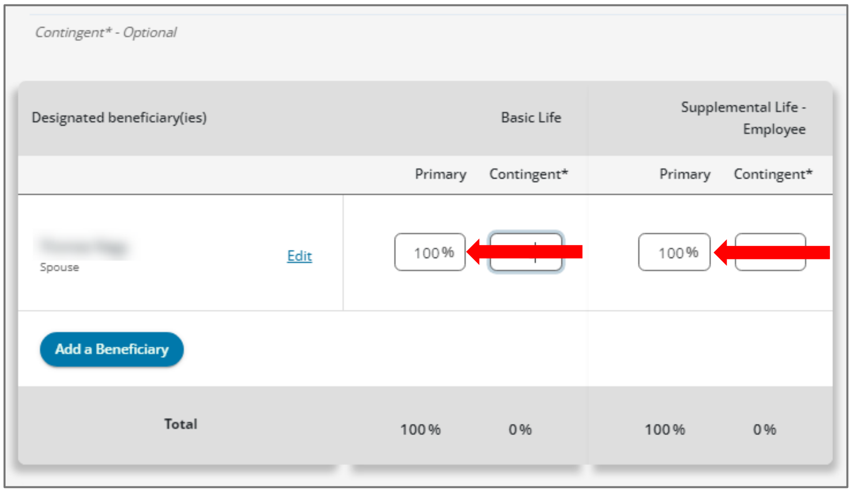
33. To add a beneficiary, click the **Add a Beneficiary** button. The Add a Beneficiary panel displays.



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.

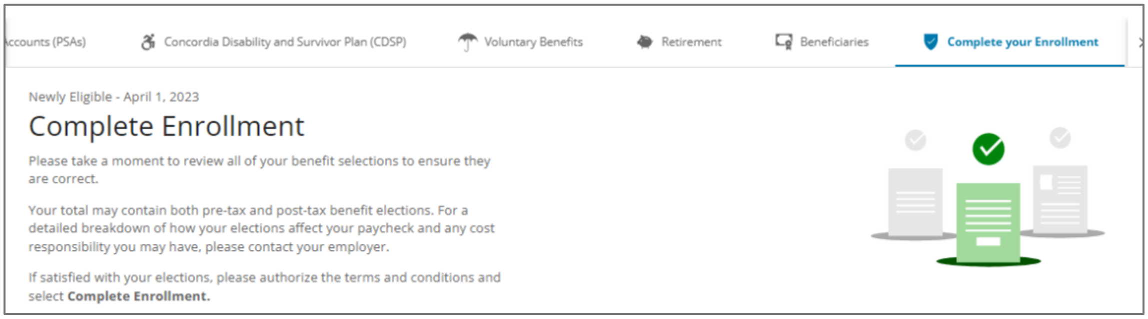
35. Complete all fields for the beneficiary and click the **Save** button.
The system confirms the addition of the beneficiary. Repeat this process if you wish to add additional beneficiaries.



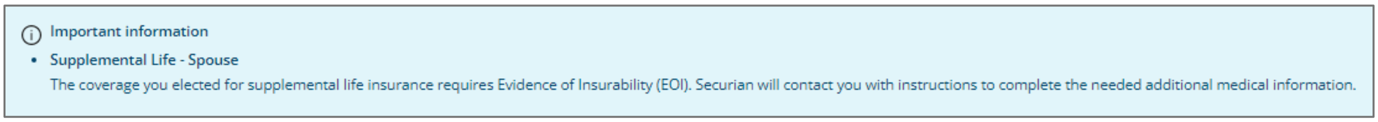
36. Enter the percent allocations for your beneficiaries.

- 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%.

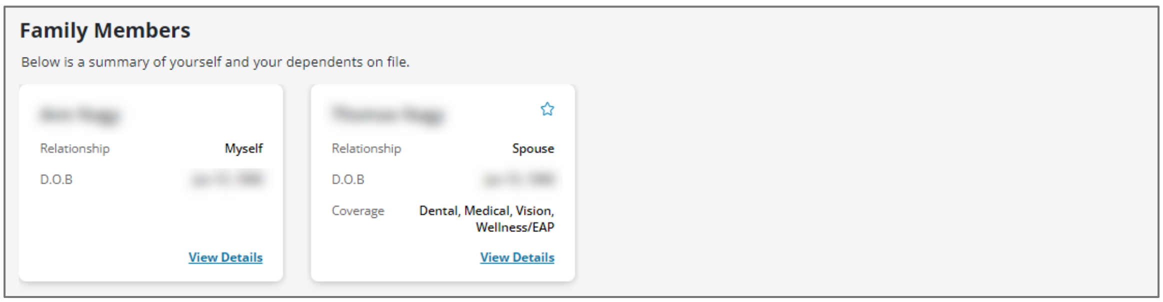
When you are finished entering your Beneficiaries and allocations, click the **Next** button. The system advances to the Complete Enrollment screen.

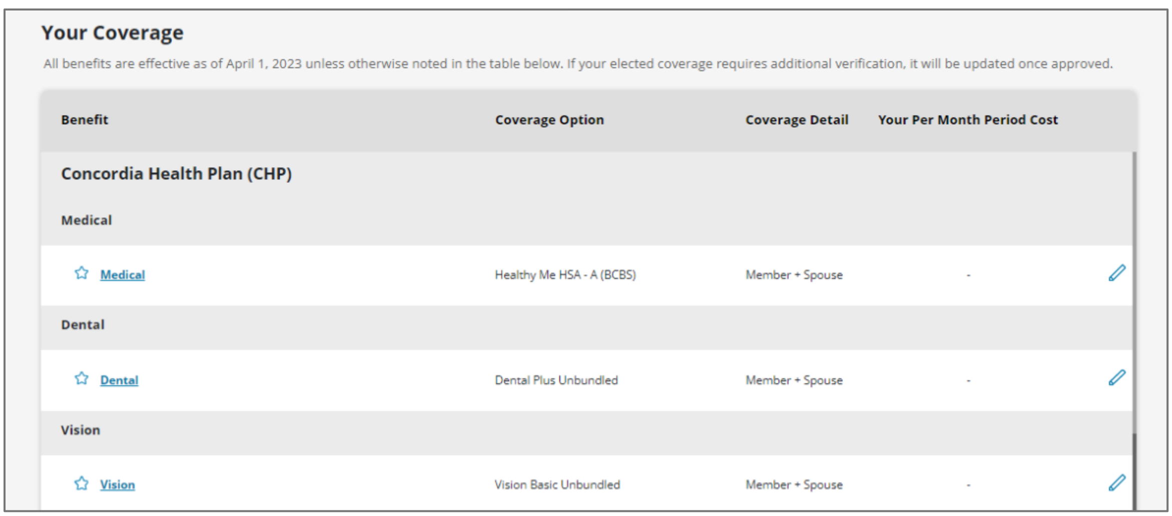


If you elected Supplemental Life insurance that requires EOI, you will see a reminder here.



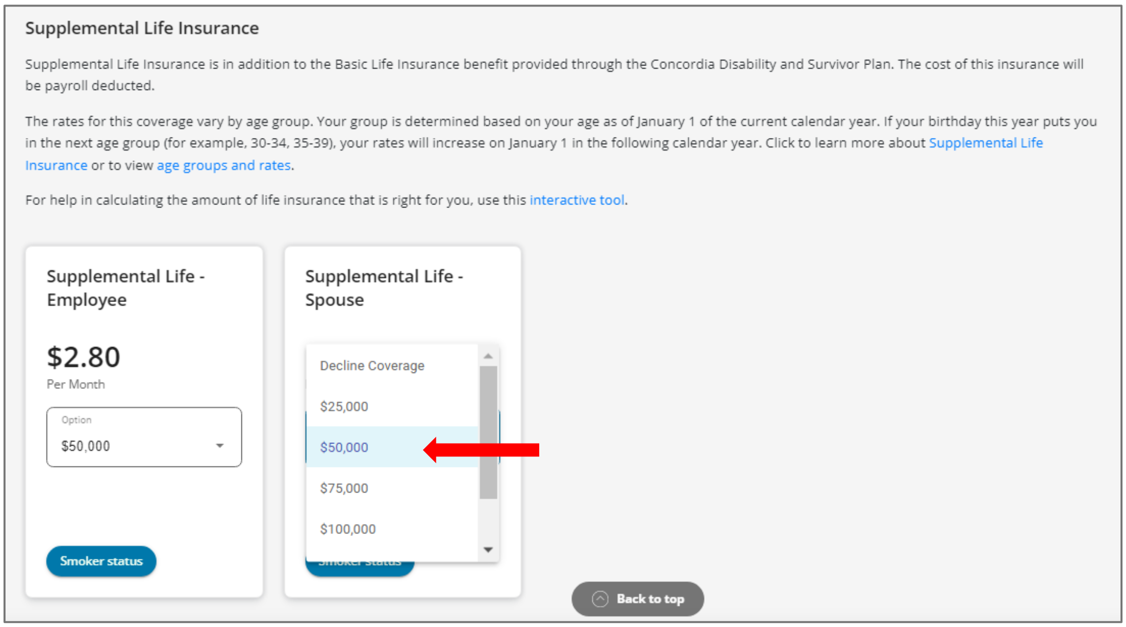
37. Scroll down this screen to view the **Family Members** and **Your Coverage** sections.





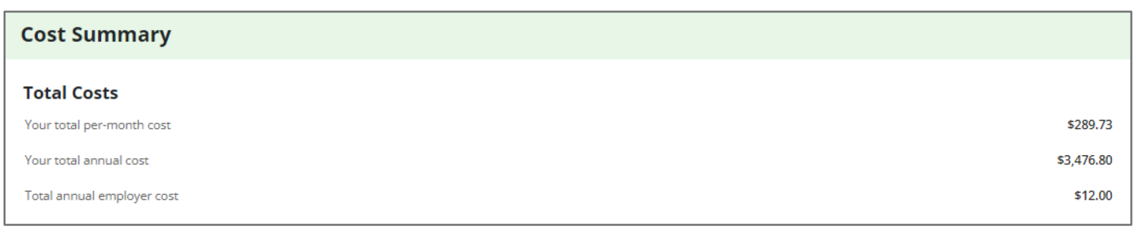
Items with a **pencil** icon to the far right may be edited.

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.



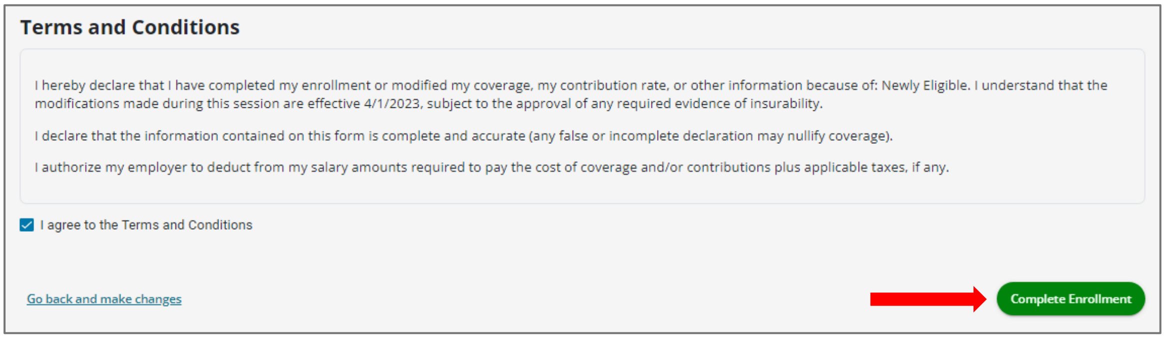
39. After you complete your edits, click the **Next** button.
You may continue to make edits or keep clicking **Next** until you return to the Complete Enrollment screen.

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



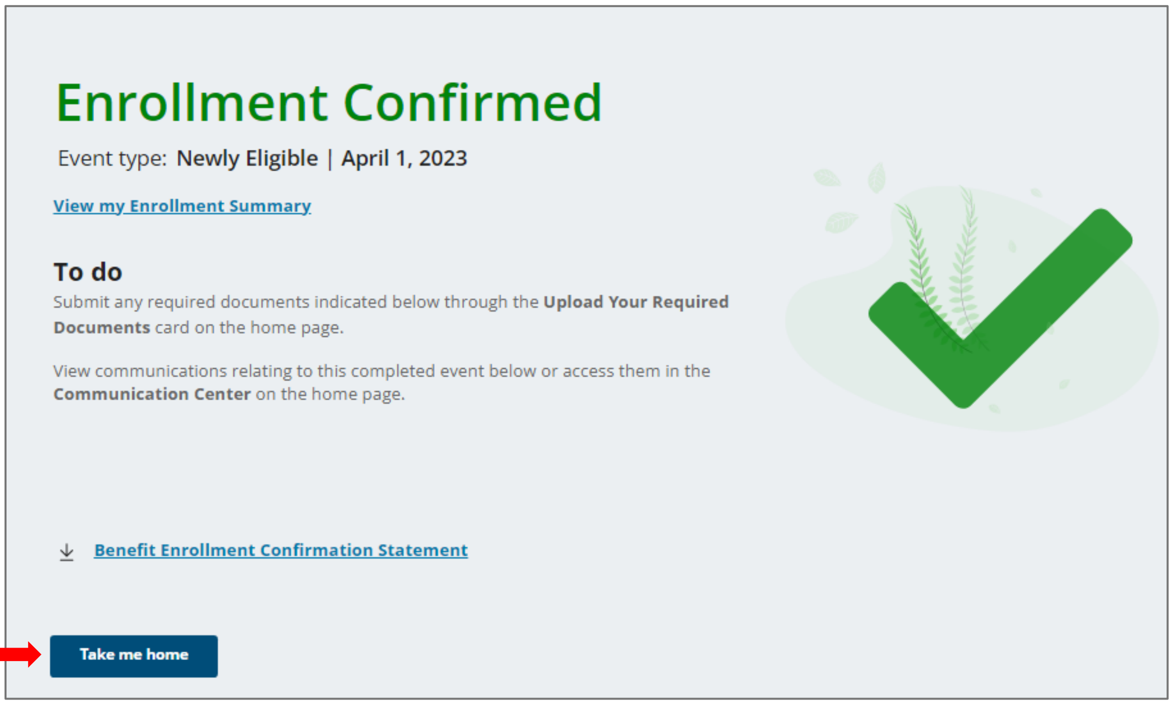
It is important to note that any employer or member cost(s) listed may not include any shared cost for your health coverage. Member and employer cost responsibilities vary by LCMS ministry, so please check with your employer if you have any questions on any cost responsibility that will impact your paycheck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

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



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.



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.

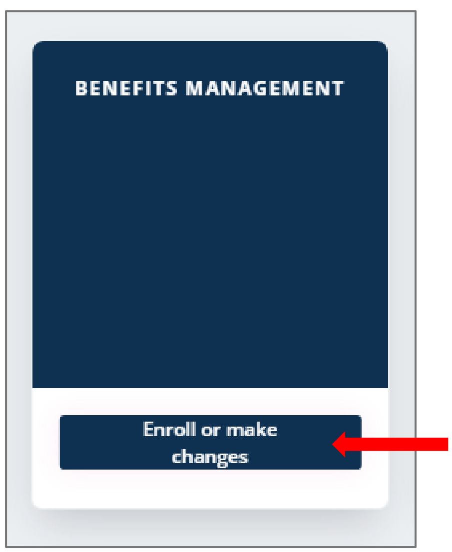
Available Life Events vary based on your eligibility and existing dependents. For instance, if you are married and have listed your spouse in **My Family**, you will not see the Marriage event option.

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

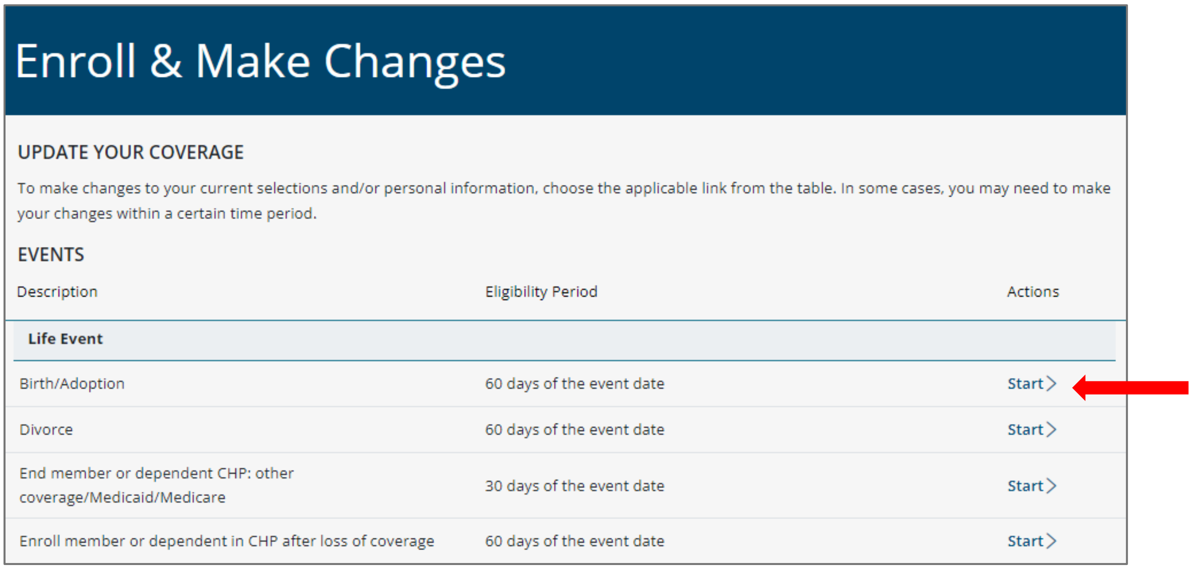
The birth of a child will be used in this life event example, but the following steps apply for completing any life event mentioned above.

3.2.1 Benefits Management – Enroll or Make Changes

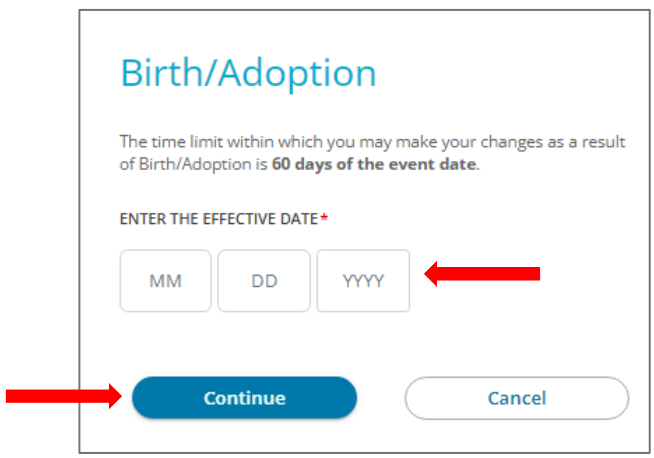


1. Click the **Enroll or Make Changes** button on the Benefits Management card.

The Enroll & Make Changes screen opens.

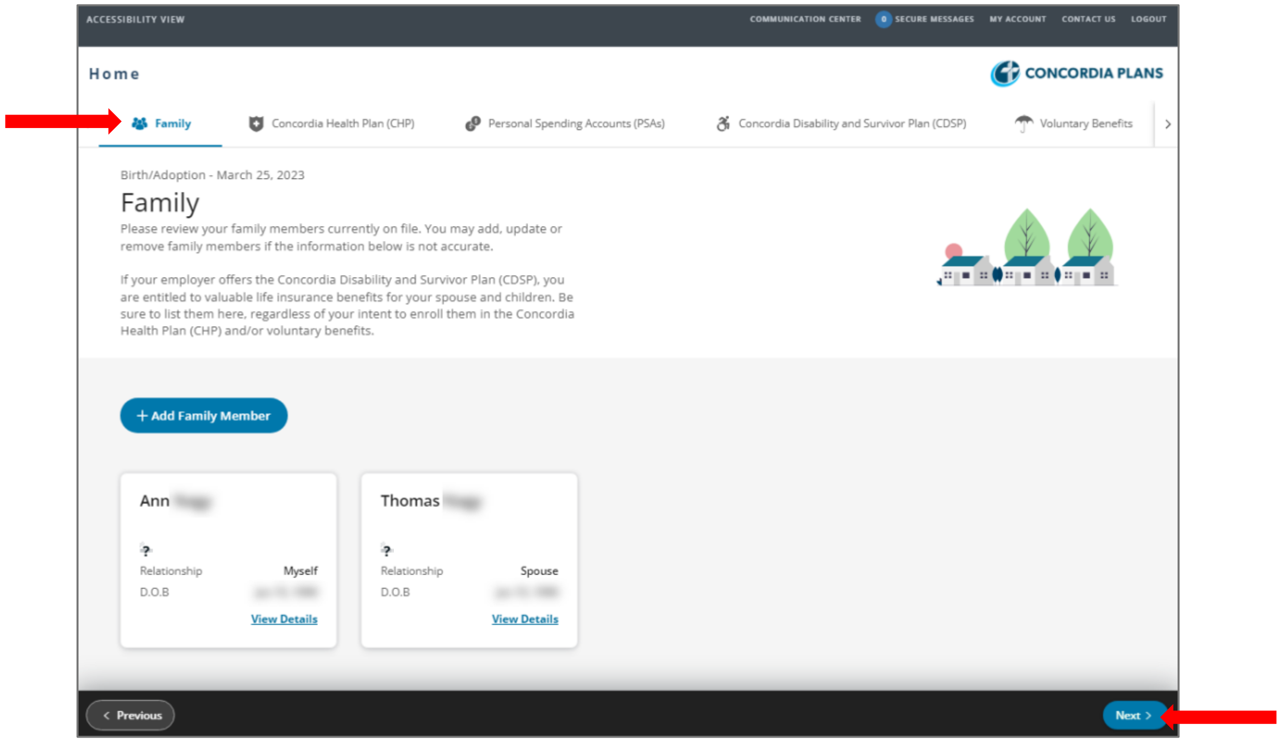


2. Click the **Start** link in the **Actions** column of the **Birth/Adoption** event.
   The Birth/Adoption panel displays.



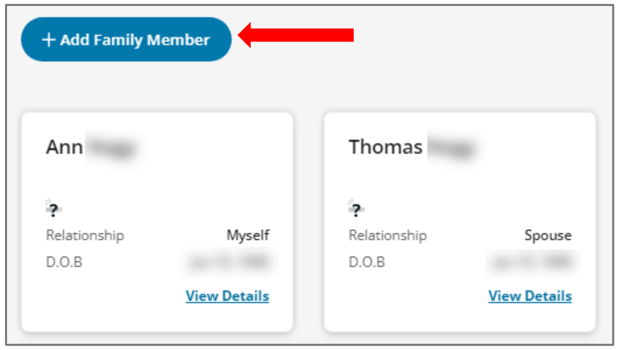
3. Enter the date of the event, such as the birth date or marriage date, and then click the **Continue** button.

The system advances to the Family screen.



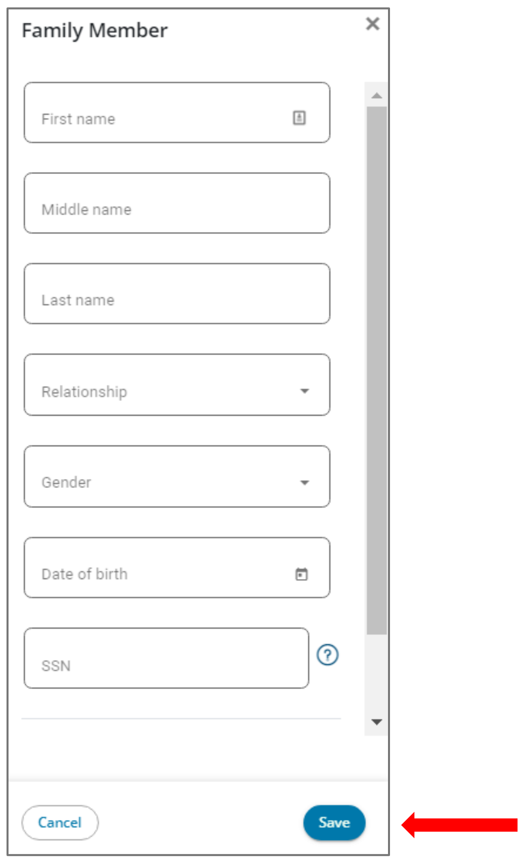
Note the row across the top of the screen that begins with **Family** and the **Next** button in the lower right corner. The Next button advances sequentially across the top row items.

3.2.2 Add a New Dependent

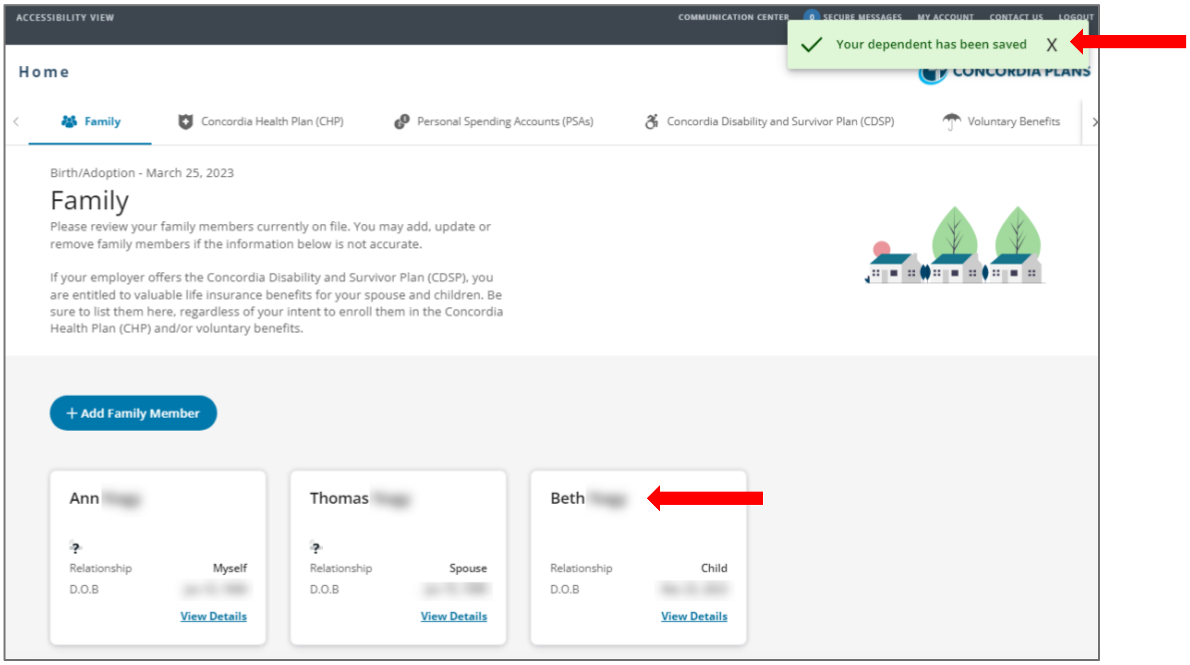


1. Click the **Add Family Member** button.
   The Family Member panel displays.

2. Enter the First name, Middle name, Last name, Relationship, Gender, Date of birth and click the **Save** button.



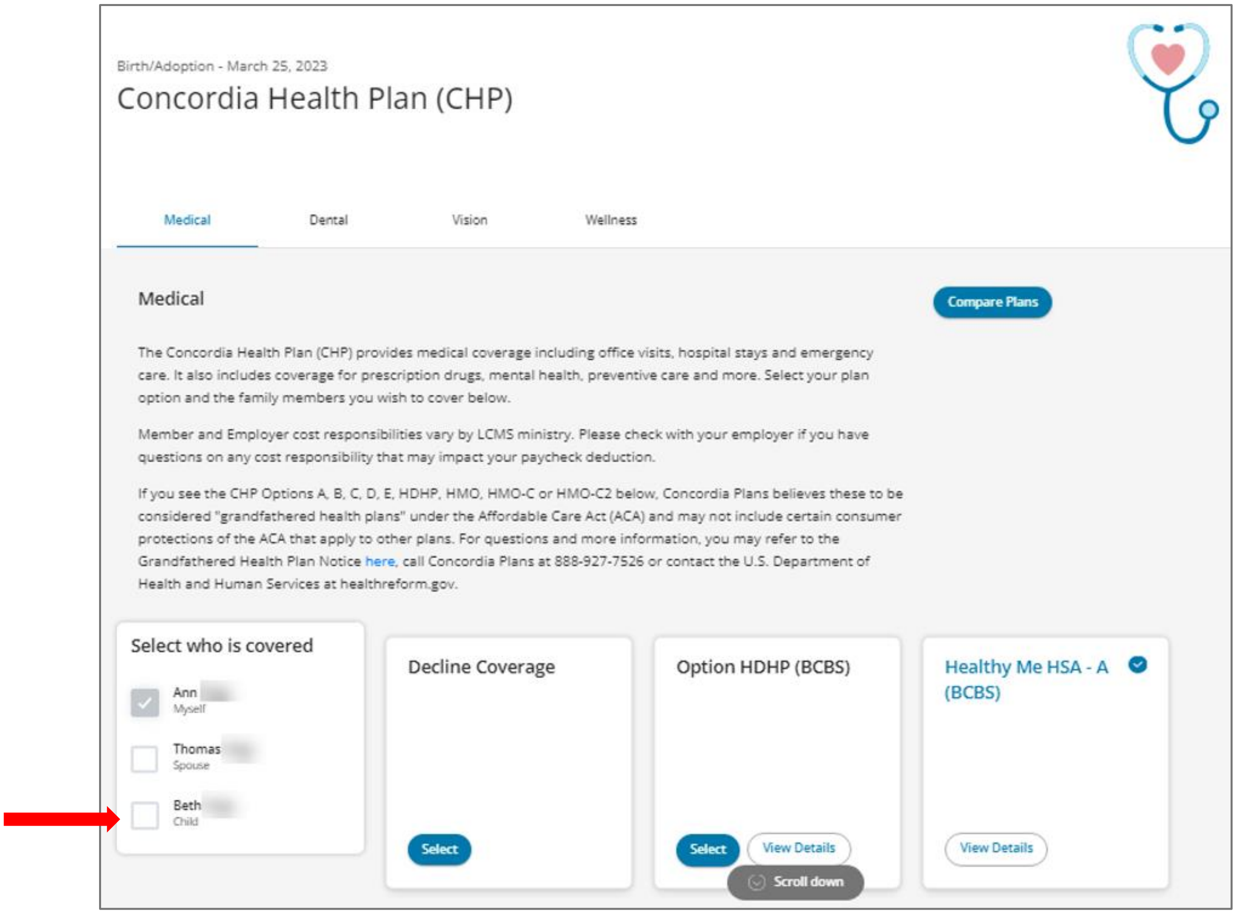
The **Your dependent has been saved** message displays at the top of the screen, and the new dependent displays with the original family member(s).



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.

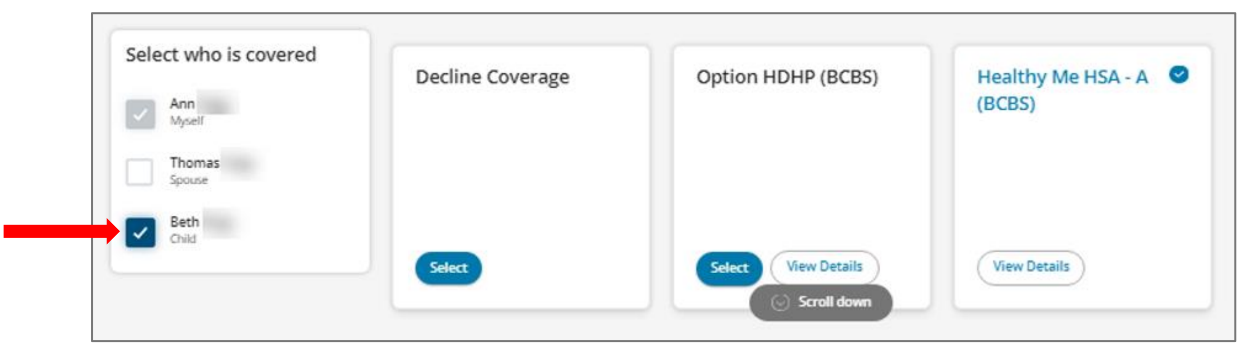
3.2.3 Add and Update Benefits

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

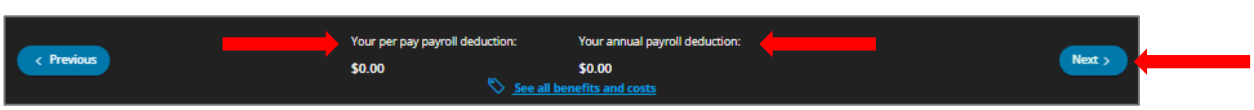


Scroll down to see the coverages. An empty checkbox indicates that the named participants do not have Concordia Health Plan coverage.

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

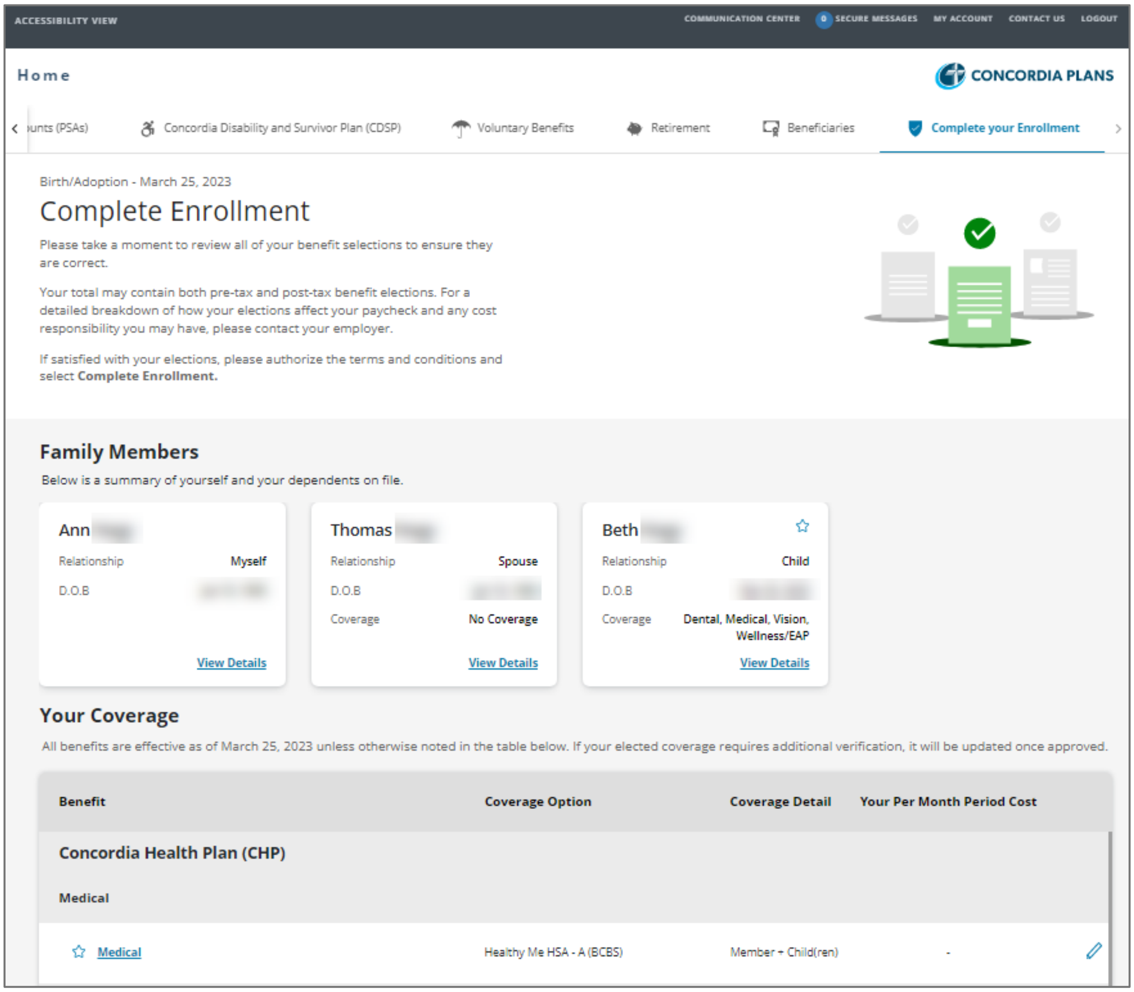


The child has the Concordia Health Plan coverage and applicable per month and annual deductions are updated below.

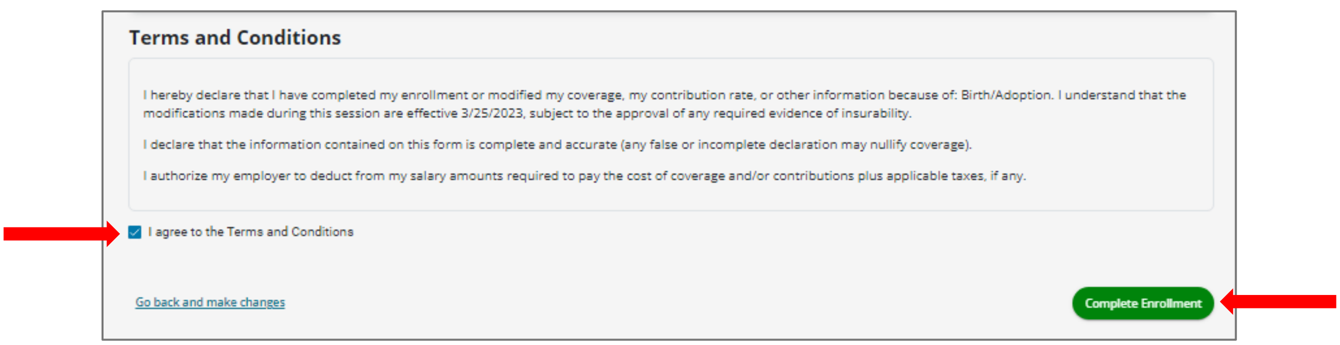


2. Click the **Next** button and continue to the **Complete Enrollment** screen.

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

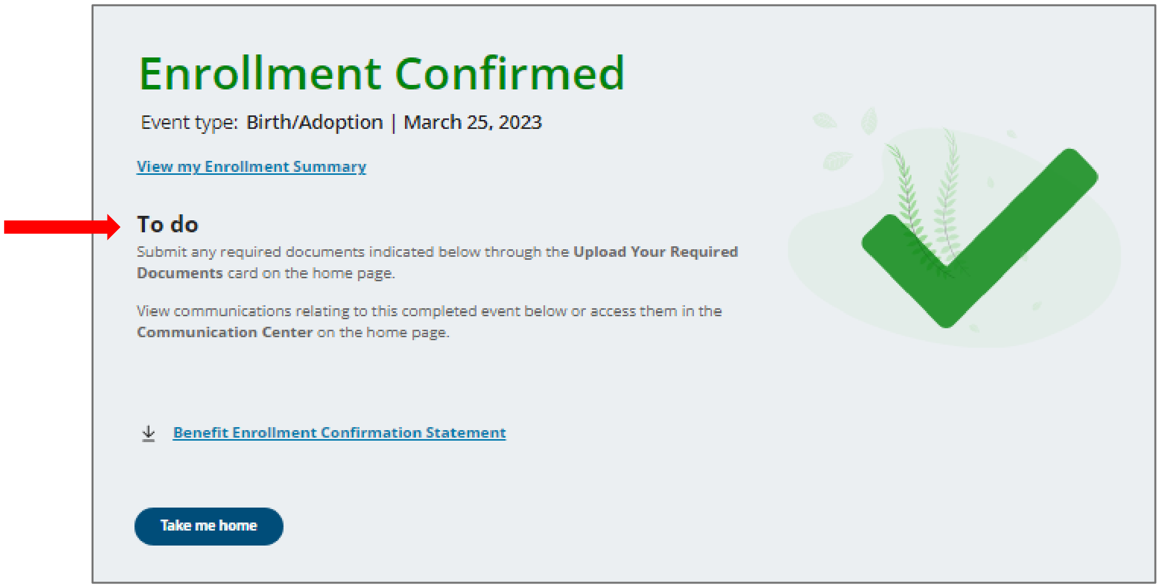


4. Scroll down to view the **Terms and Conditions** section.



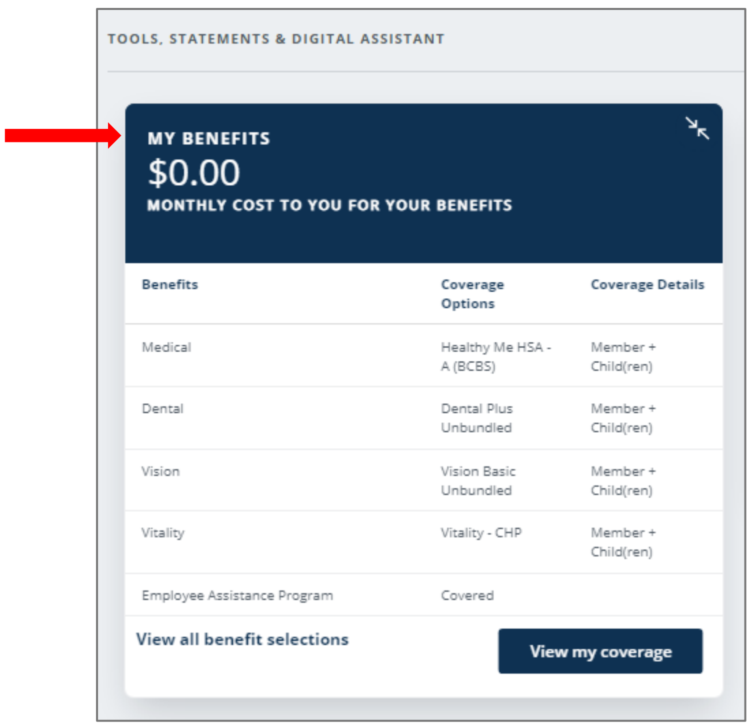
5. Read the Terms and Conditions and click the **I agree to the Terms and Conditions** checkbox to indicate you agree, then click the **Complete Enrollment** button.

The Enrollment Confirmed screen displays.



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

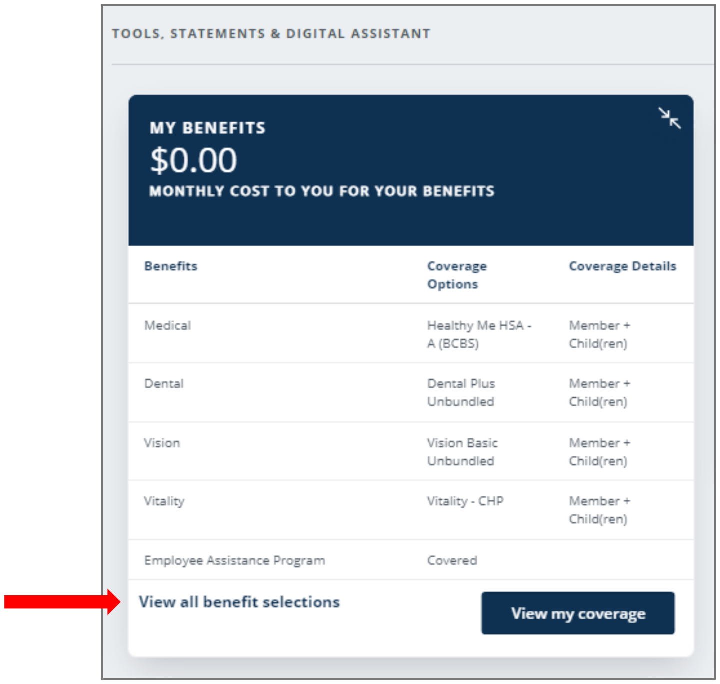
5. Click the **Take me home** button.
   The system returns to the Home screen.



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

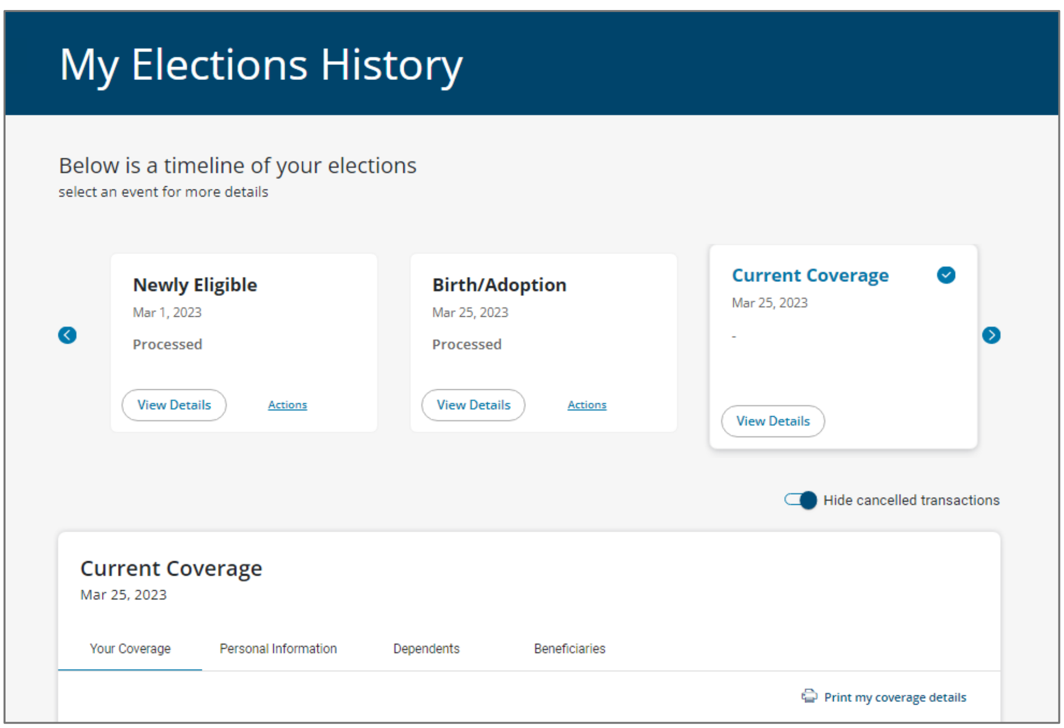
3.3 My Elections History

To view a full listing of your benefit selections:



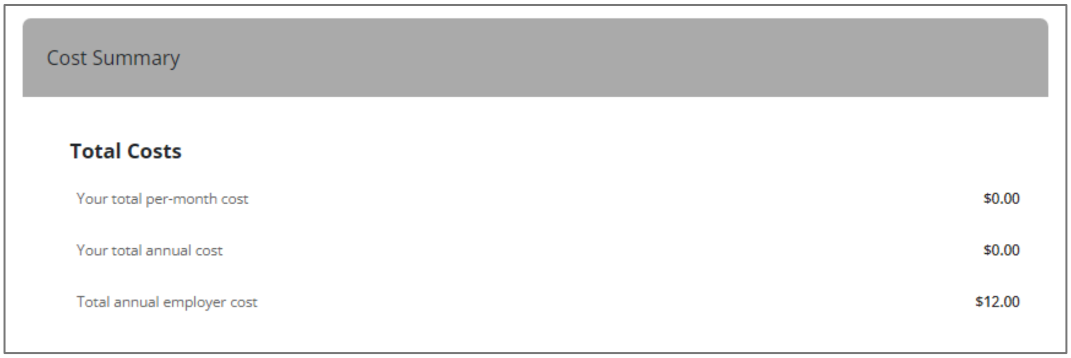
1. Click the **View All Benefit Selections** link.
   The My Elections History screen displays.

   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.

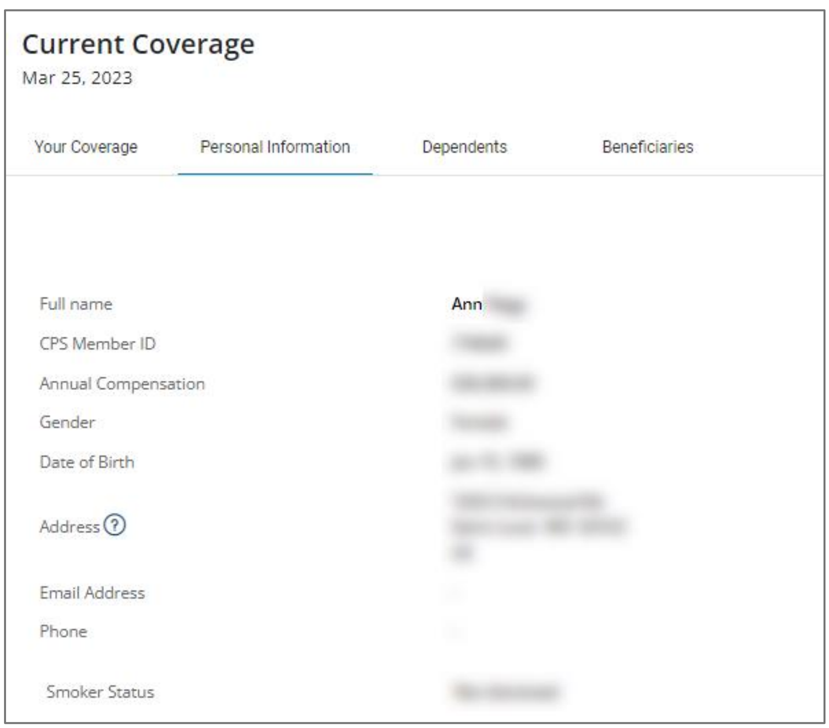
3. Keep scrolling to view the **Cost Summary** section.



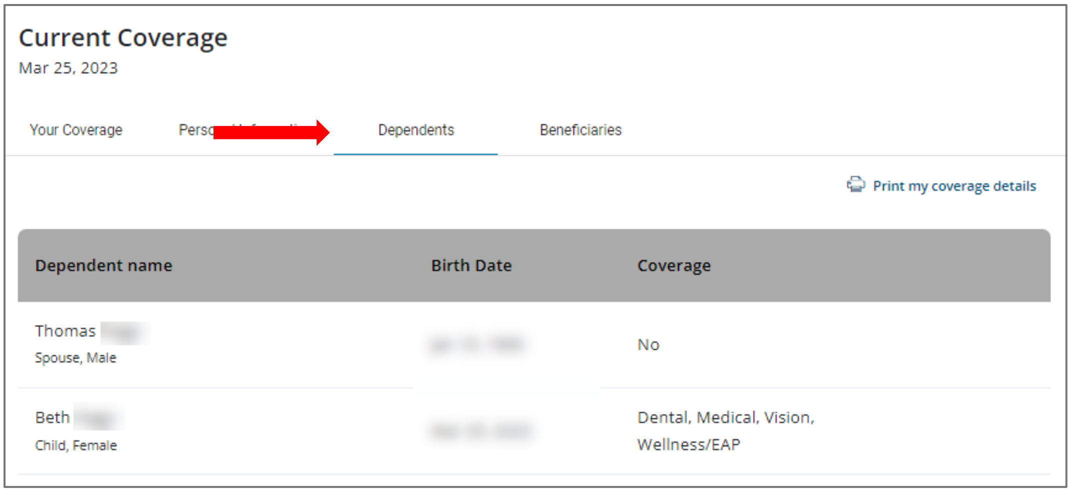
It is important to note that any employer or member cost(s) listed may not include any shared cost for your health coverage. Member and employer cost responsibilities vary by LCMS ministry, so please check with your employer if you have any questions on any cost responsibility that will impact your paycheck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

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

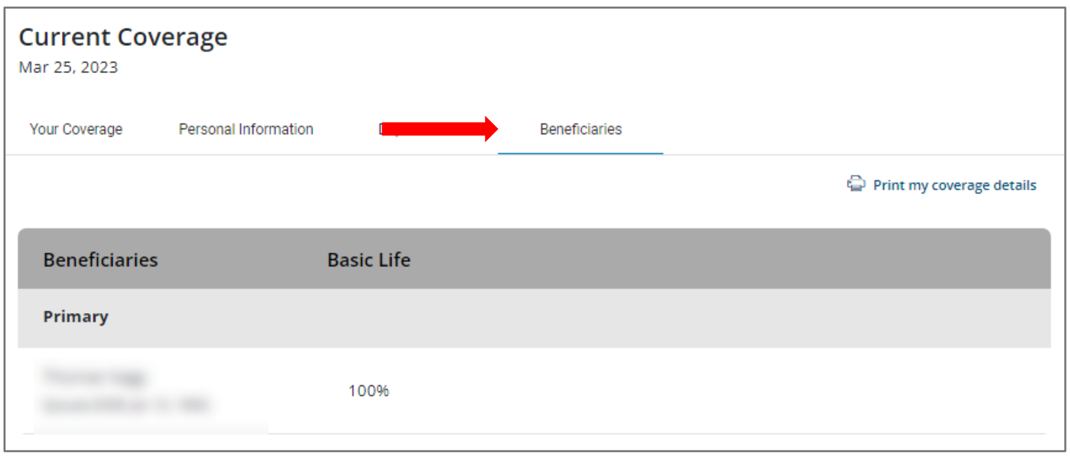
5. Click the **Personal Information** link.
   The Current Coverage section changes to display the member's name, ID, address, etc.



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



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



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

3.4 Any Time Changes

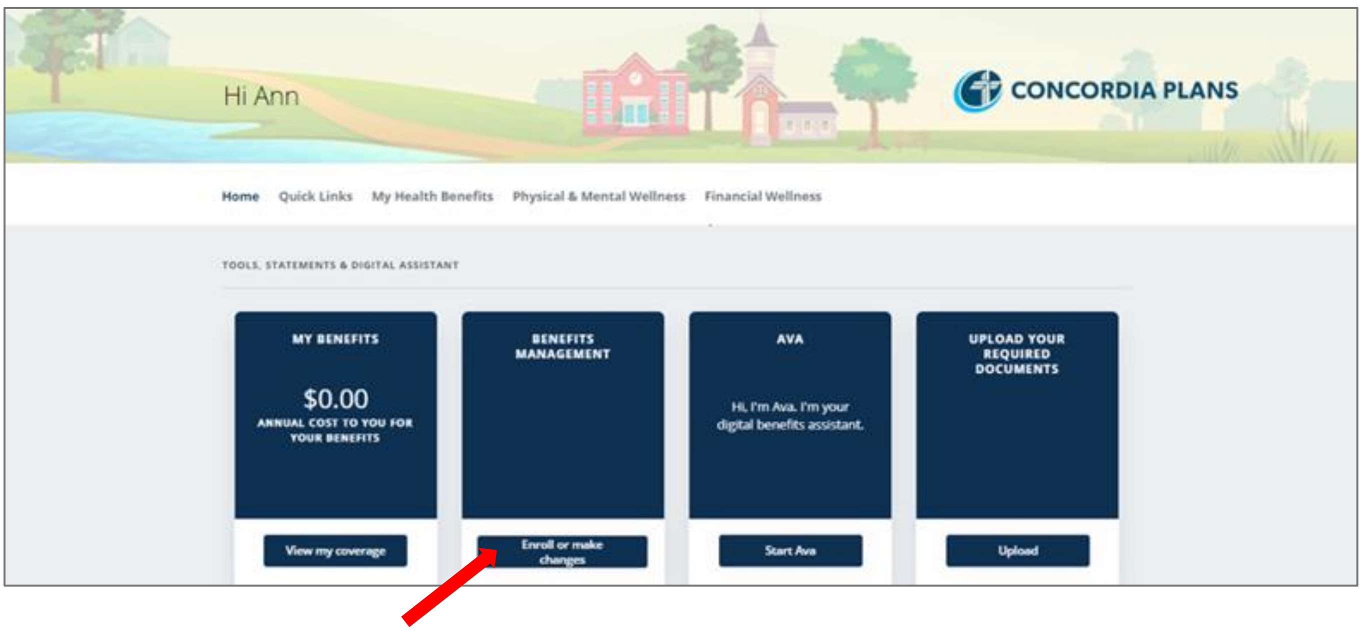
There are certain changes you can make to your benefits elections at any time, including beneficiary changes, CRSP 403(b) contributions, HSA enrollment or changes in contributions, or other voluntary benefits changes. Follow the steps in the examples in this section to complete these types of events.

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.

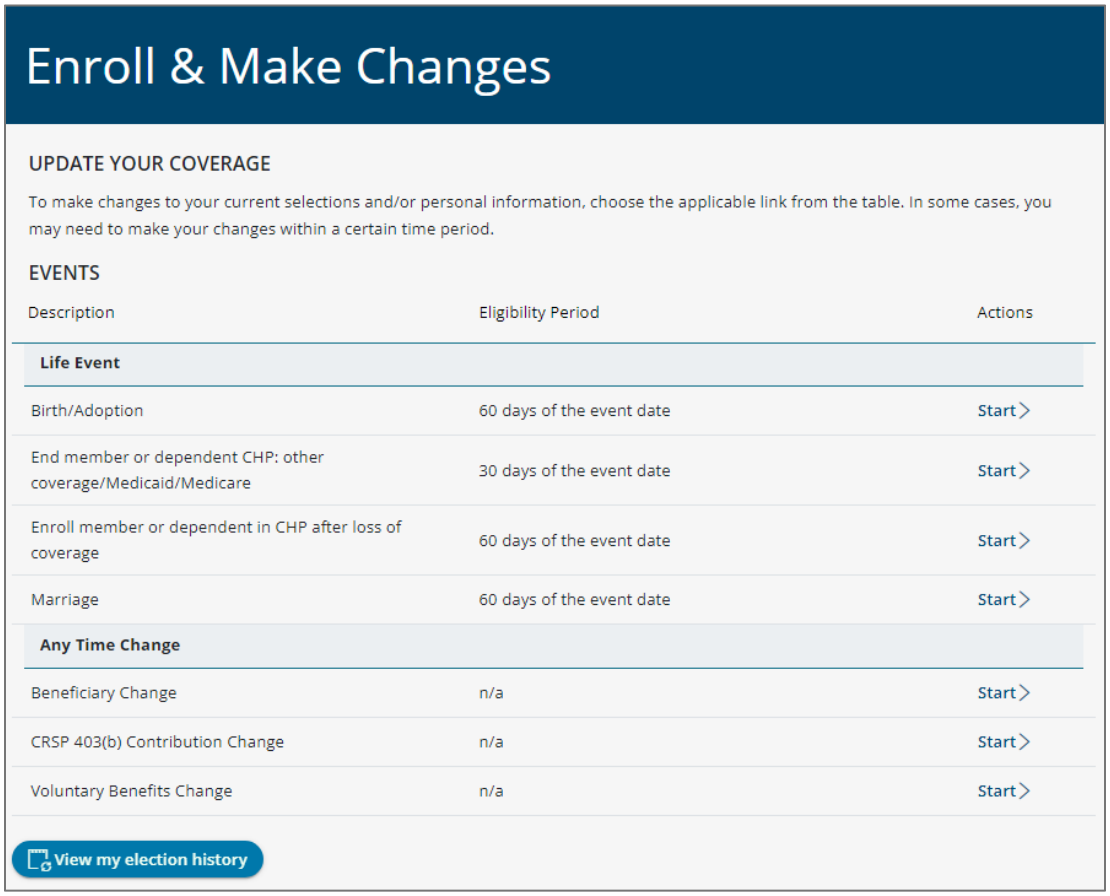
3.4.1 Beneficiary Designation

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

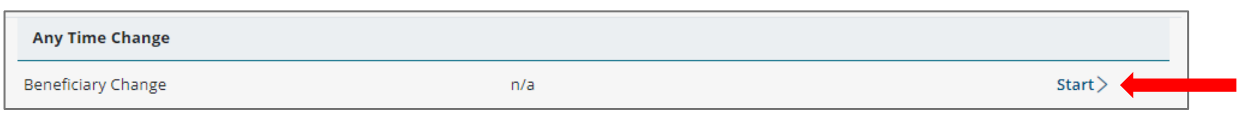


1. In the Benefits Management tool, click the **Enroll or Make Changes** button.

The Enroll and Make Changes screen displays.

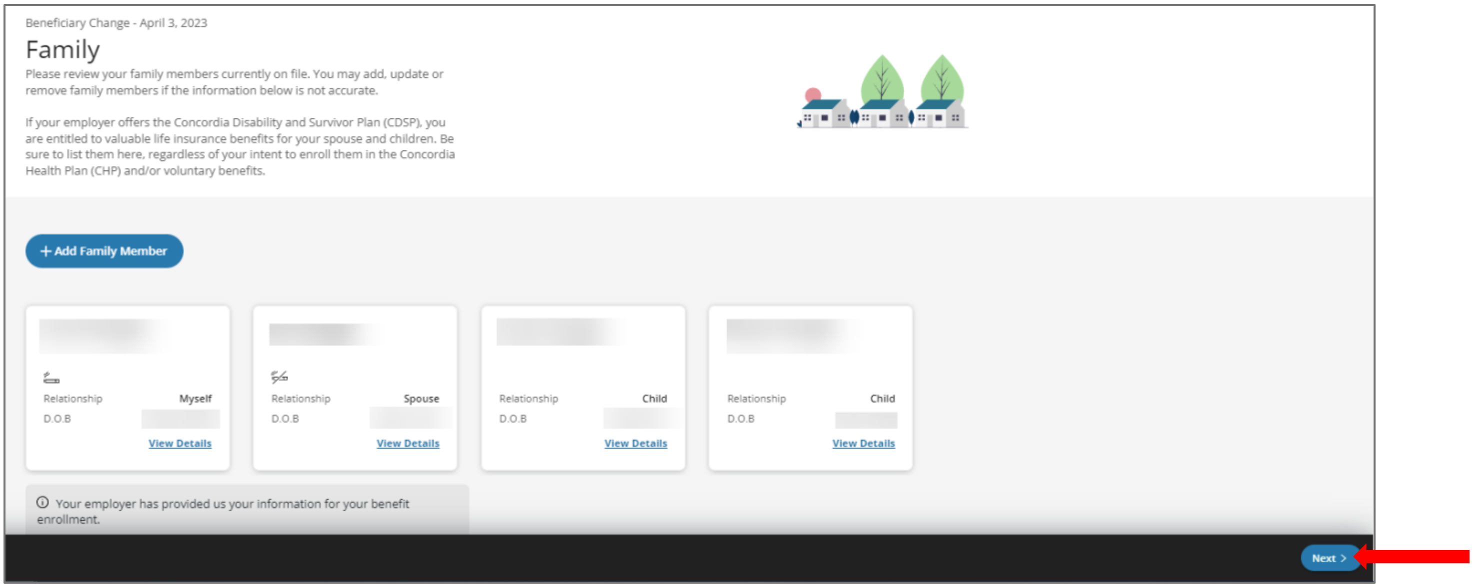


Beneficiary Change is listed in the **Any Time Change** section.

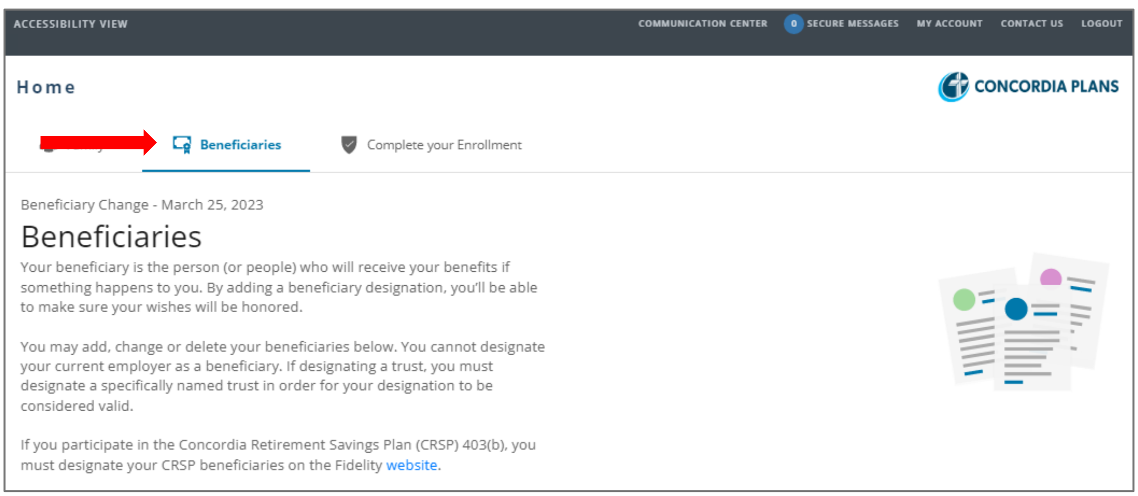


2. Click **Start** at the far right of **Beneficiary Change**.

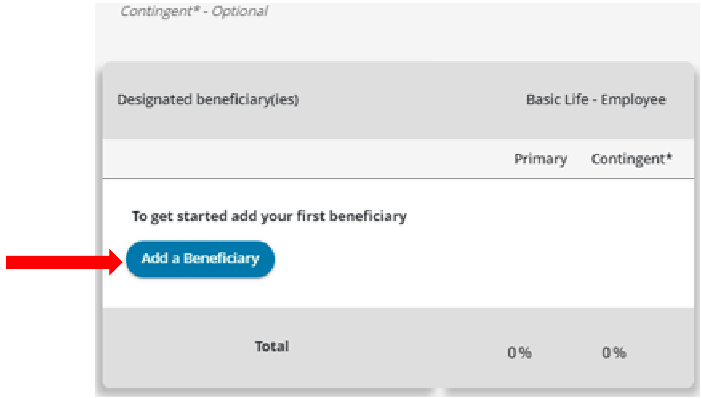
3. The next screen you'll see is the **Family** page. Click Next at the bottom right corner to skip through this page.

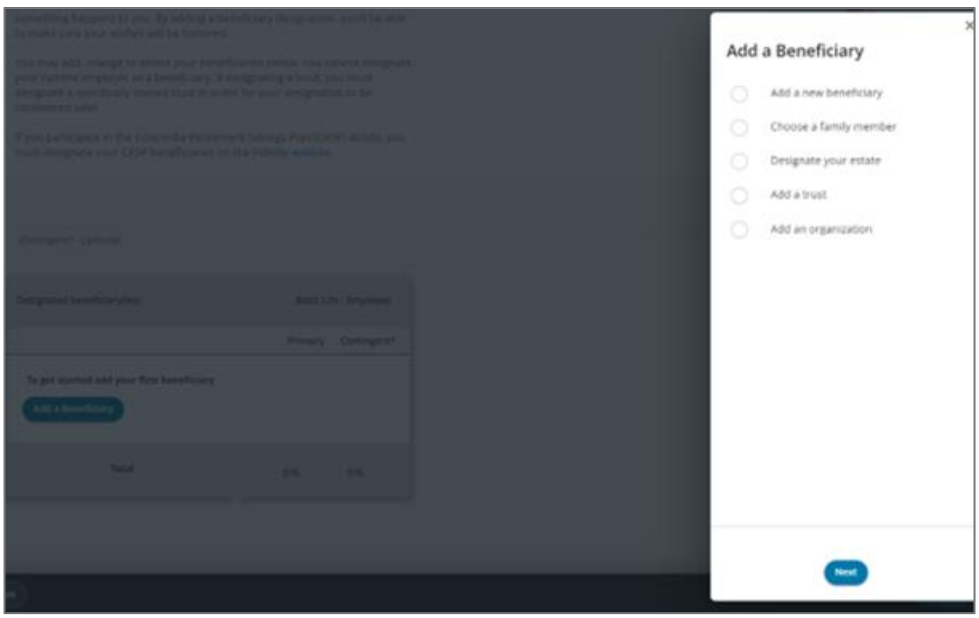


The Beneficiaries screen now displays.

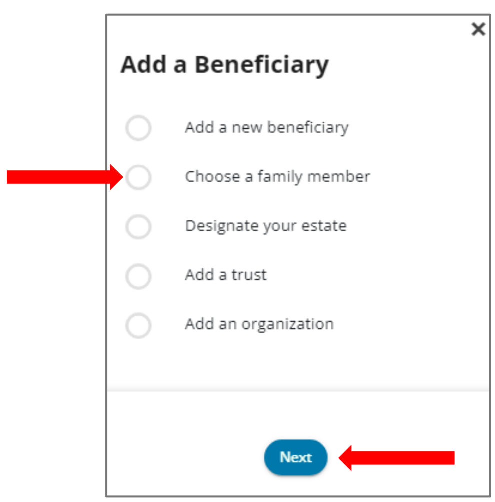


4. Scroll down to the **Designated beneficiary(ies)** section.
5. Click the **Add a Beneficiary** button.
   The Add a Beneficiary panel opens at the right side of the screen.

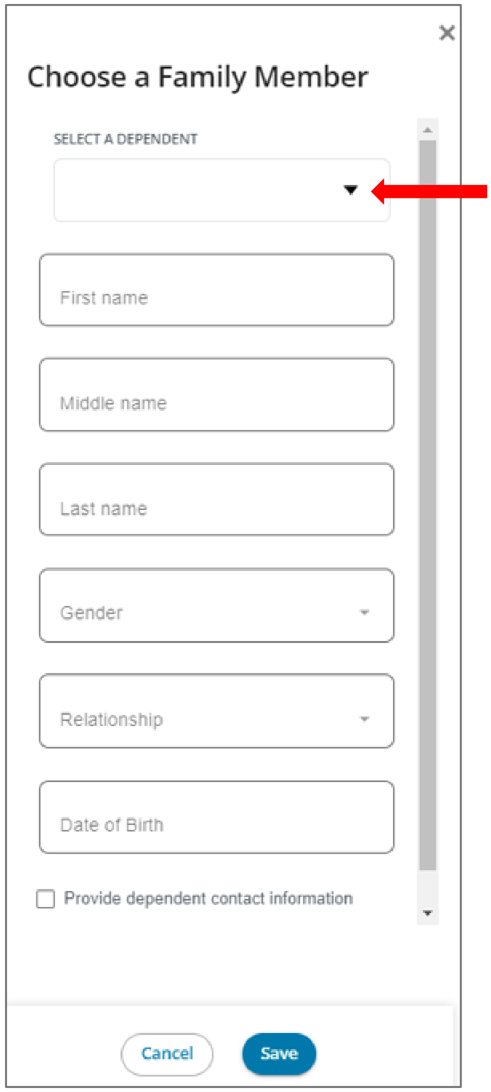




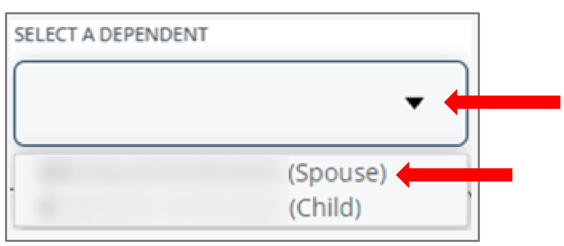
Note the options for beneficiaries. You may add a new beneficiary, choose a family member (from the dependents listed in the Family page), designate your estate, add a trust or add an organization. Select the checkbox next to the appropriate option and click Next.



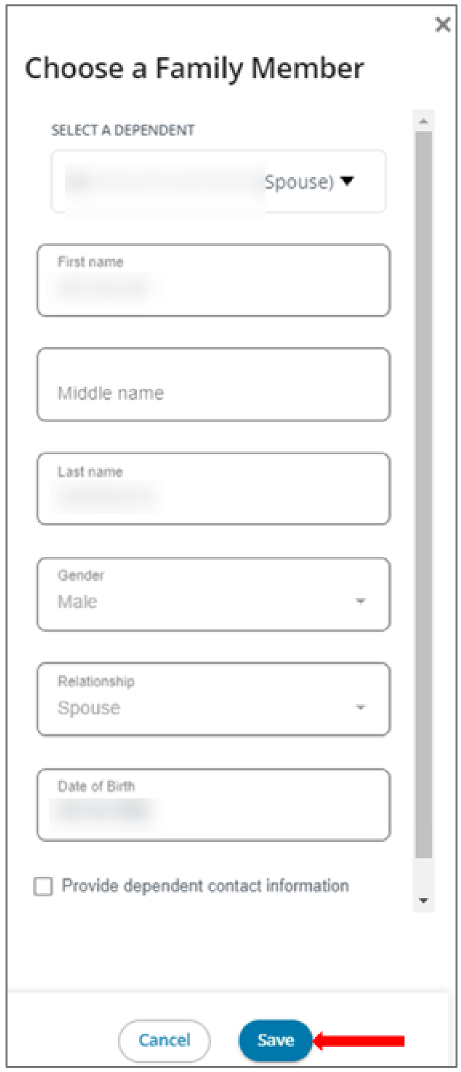
6. If you selected **Choose a family member**, the Choose a Family Member panel displays, giving you the option to select a dependent.



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



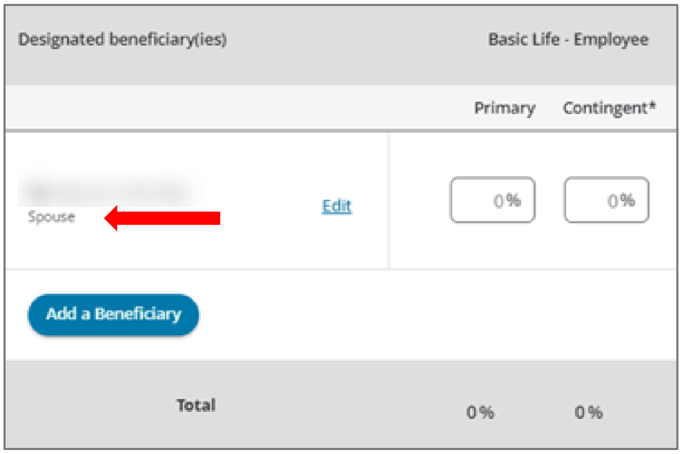
The dependent's demographic information fills in the remaining fields.



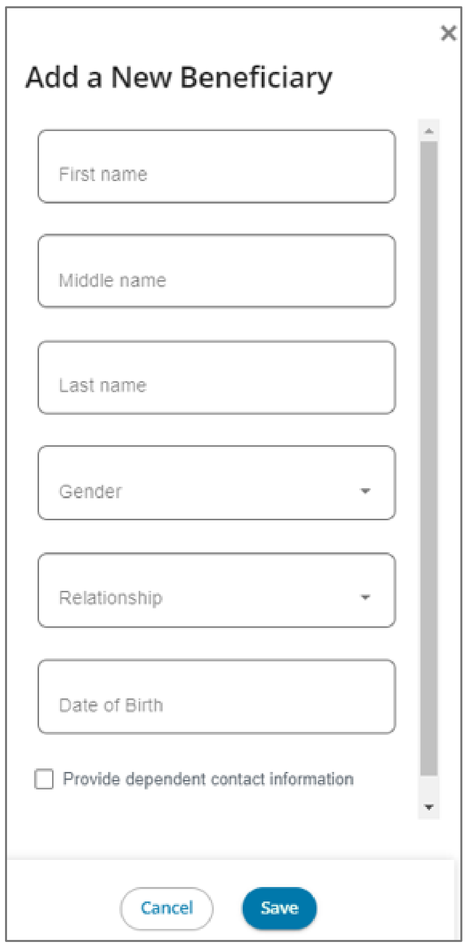
8. Click the **Save** button.
   A confirmation message displays.

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

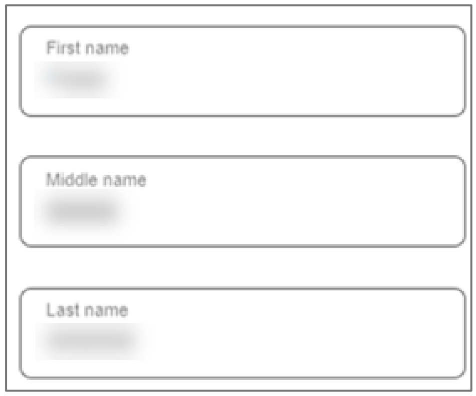
The newly added dependent now displays in the Designated Beneficiary(ies) section.



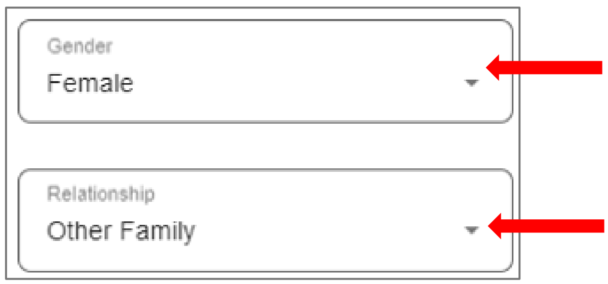
10. If you selected **Add a new beneficiary,** the Add a New Beneficiary panel displays.



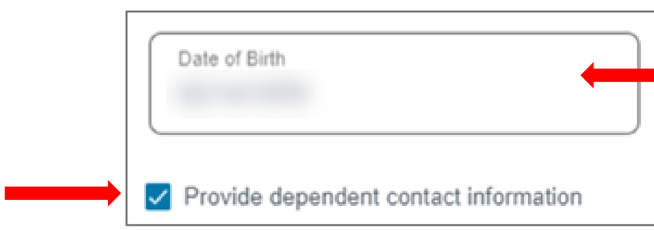
11. Enter the first name, middle name, and last name into the appropriate fields.



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.



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

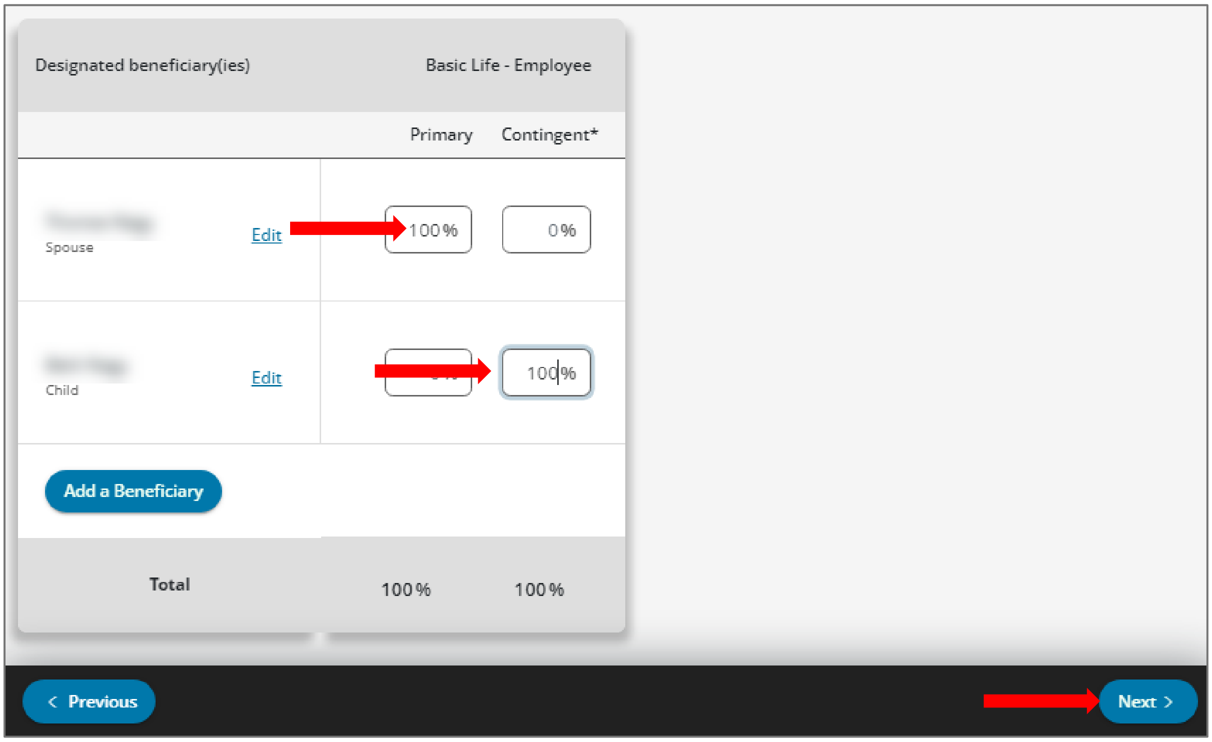


The Contact Information fields display below.

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

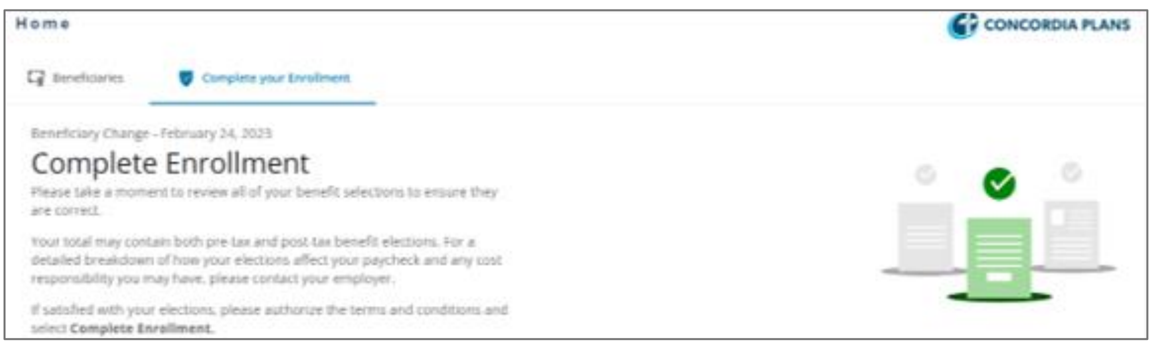
16. Click the **X** to close the confirmation message.

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%.

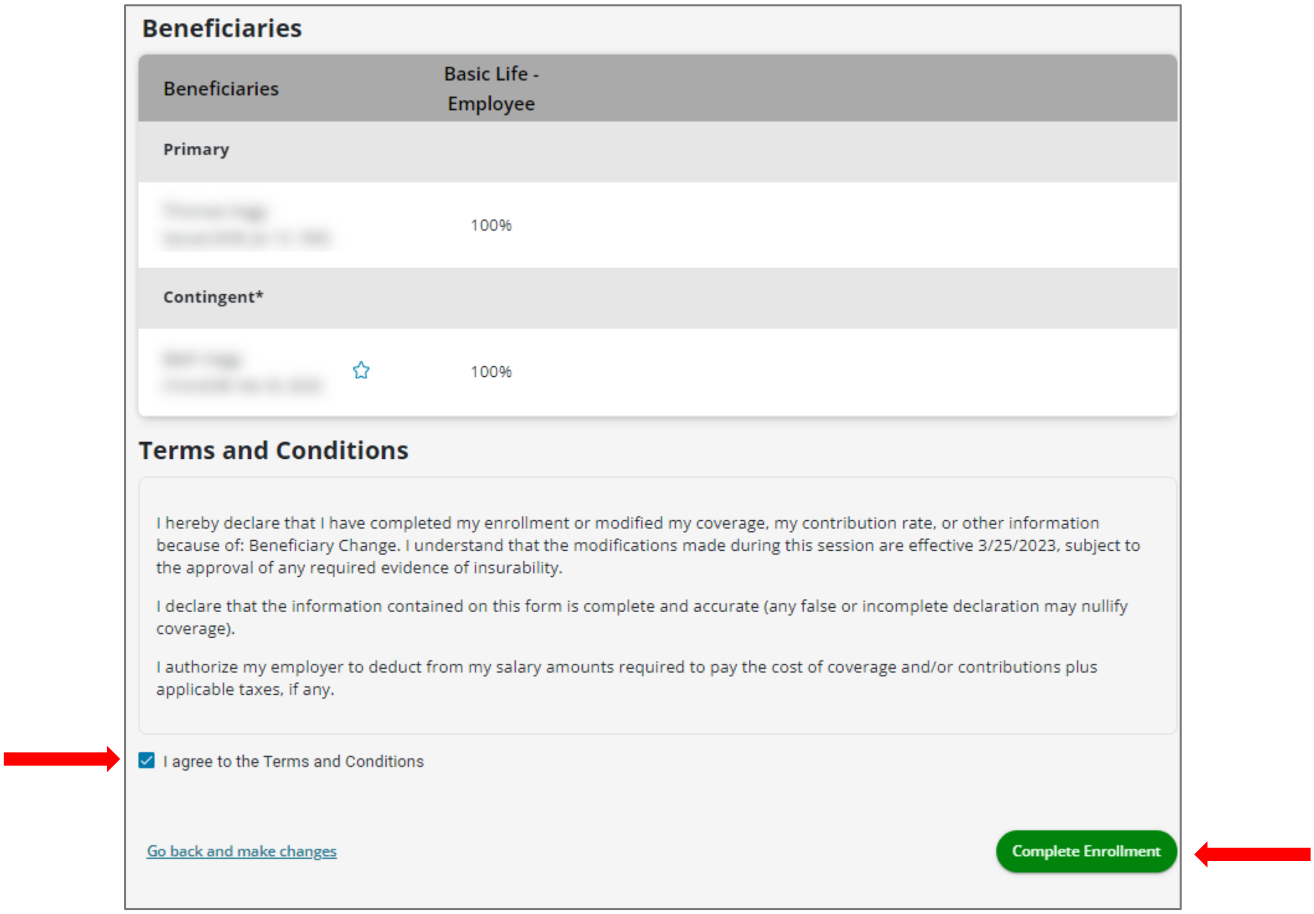


17. Enter the **Primary** and **Contingent** values as desired.
    In this example, a spouse and child are split as the Primary beneficiaries.

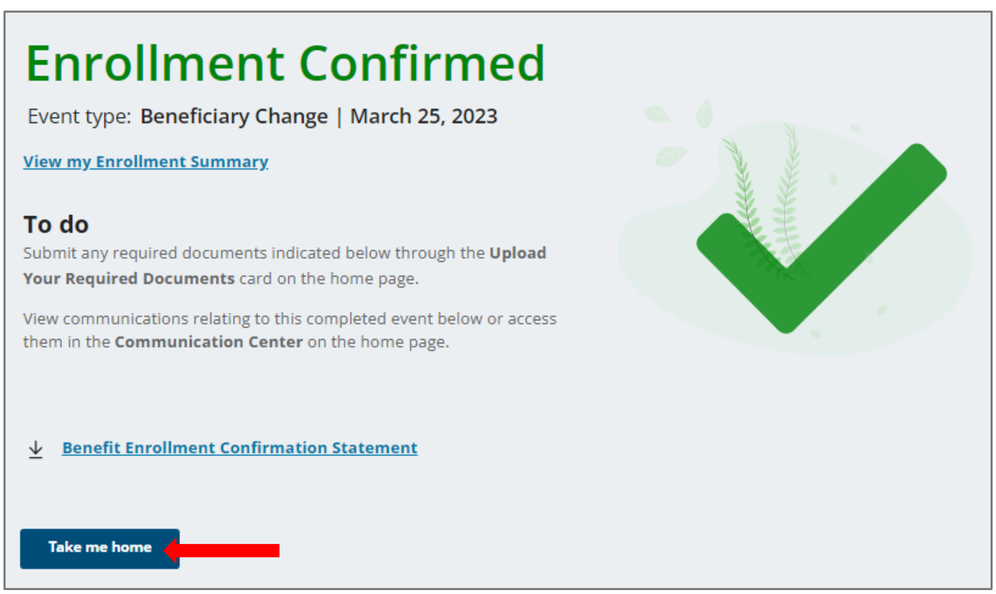
18. Click the **Next** button at the bottom of the screen.
    The Complete Enrollment screen displays.



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



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.



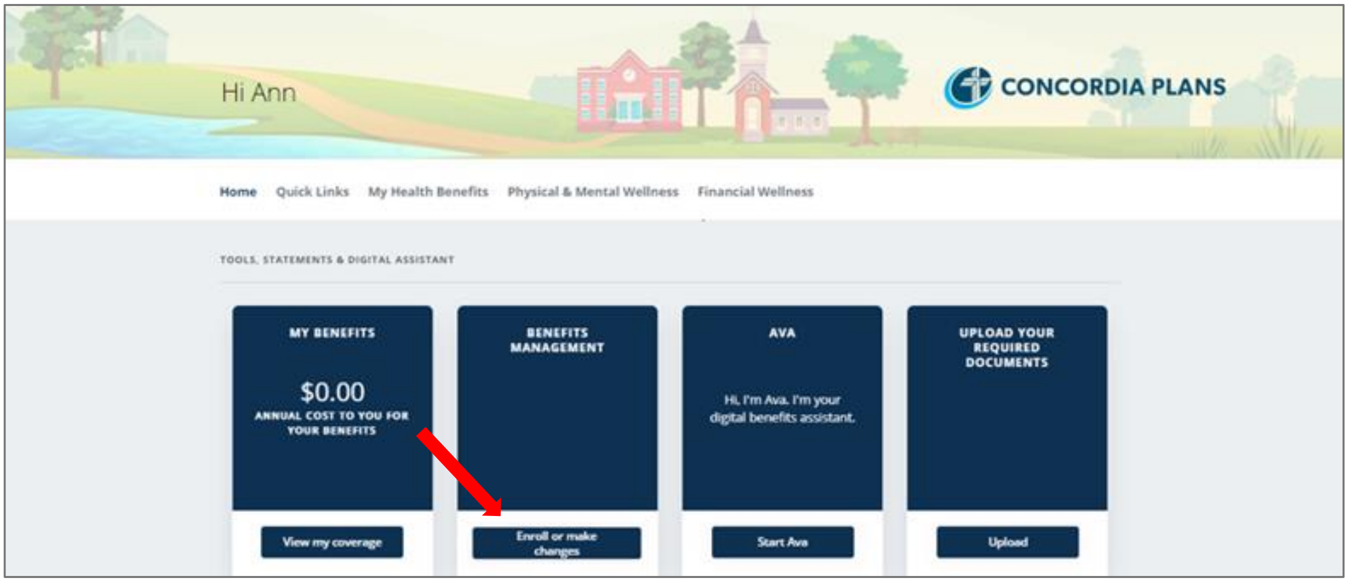
21. Click the **Take me home** button.

A new document is available in the Communication Center.

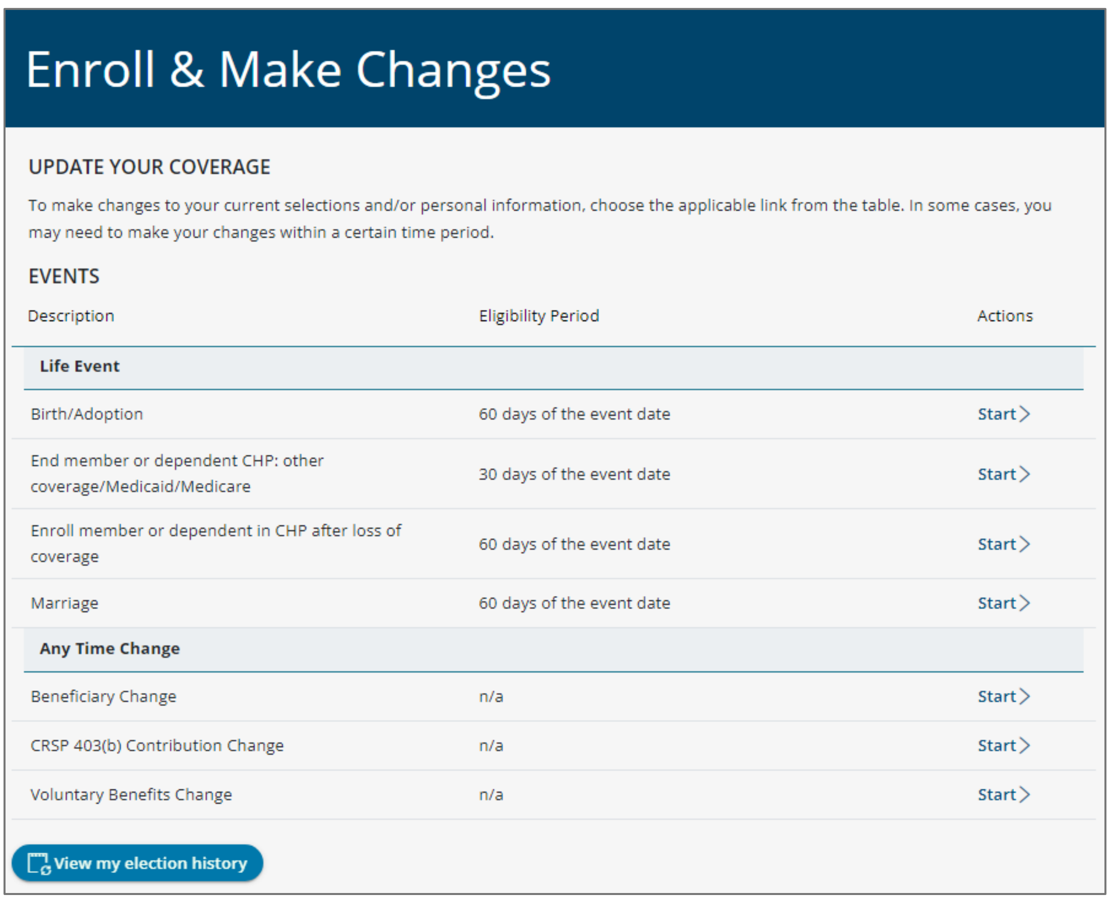
22. Click the **Communication Center** option in the top right menu.
    The Confirmation Statement displays on the Documents screen.
23. Click the document link to open and review the document.

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

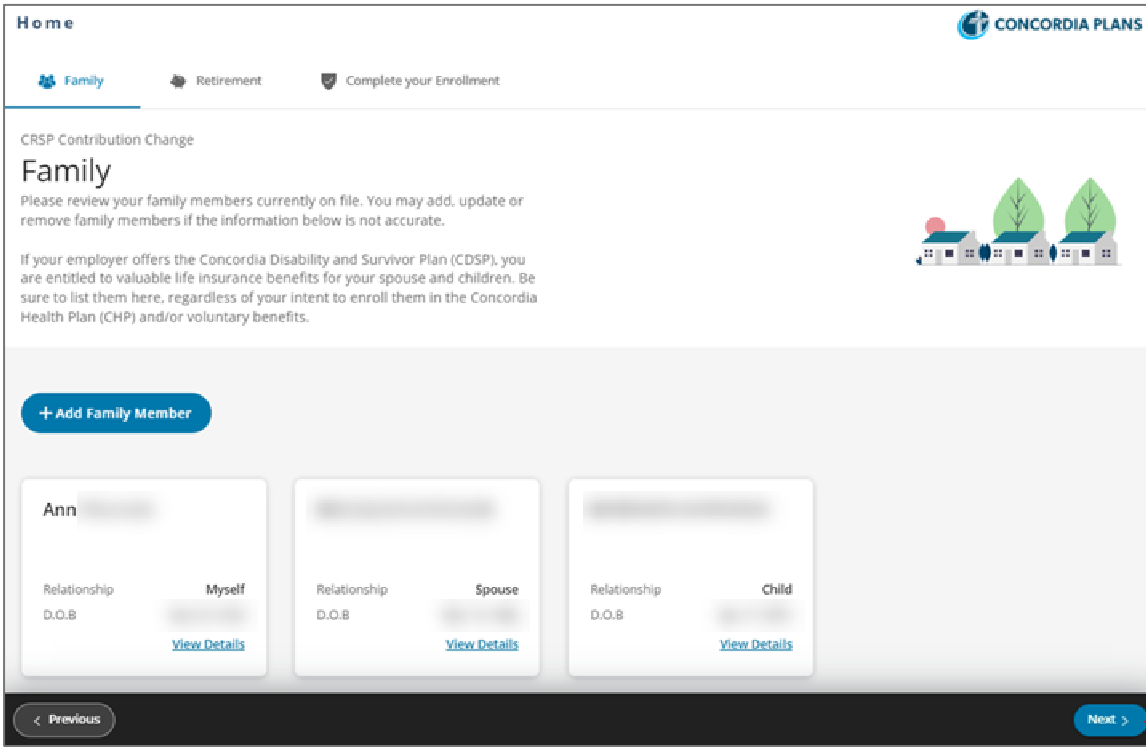
Description	Eligibility Period	Actions
Life Event		
Birth/Adoption	60 days of the event date	Start >
End member or dependent CHP: other coverage/Medicaid/Medicare	30 days of the event date	Start >
Enroll member or dependent in CHP after loss of coverage	60 days of the event date	Start >
Marriage	60 days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

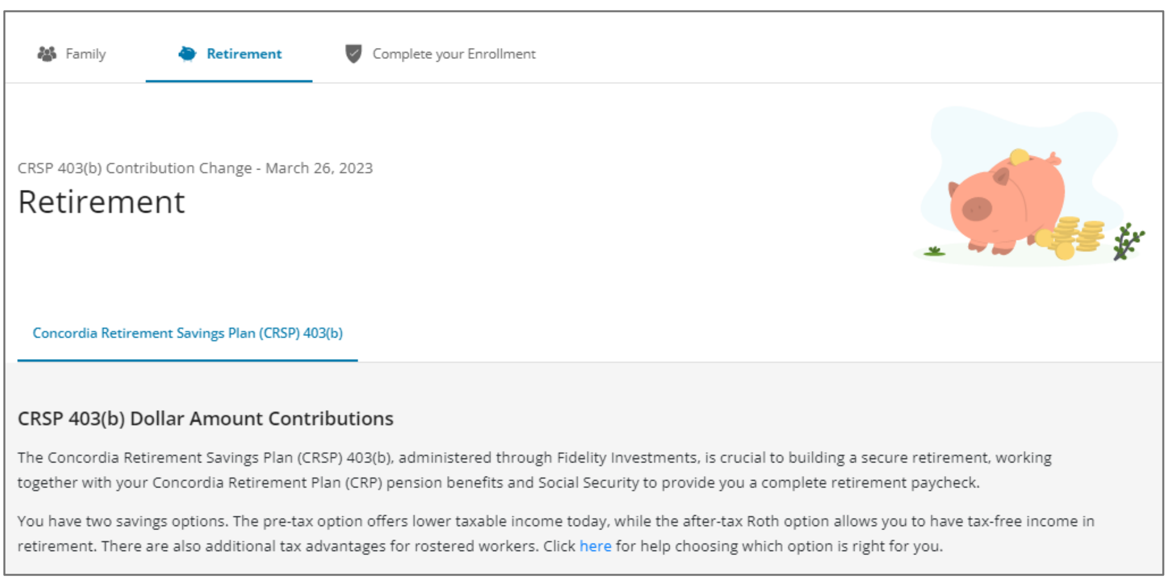
CRSP 403(b) Contribution Change is listed in the **Any Time Change** section.

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.



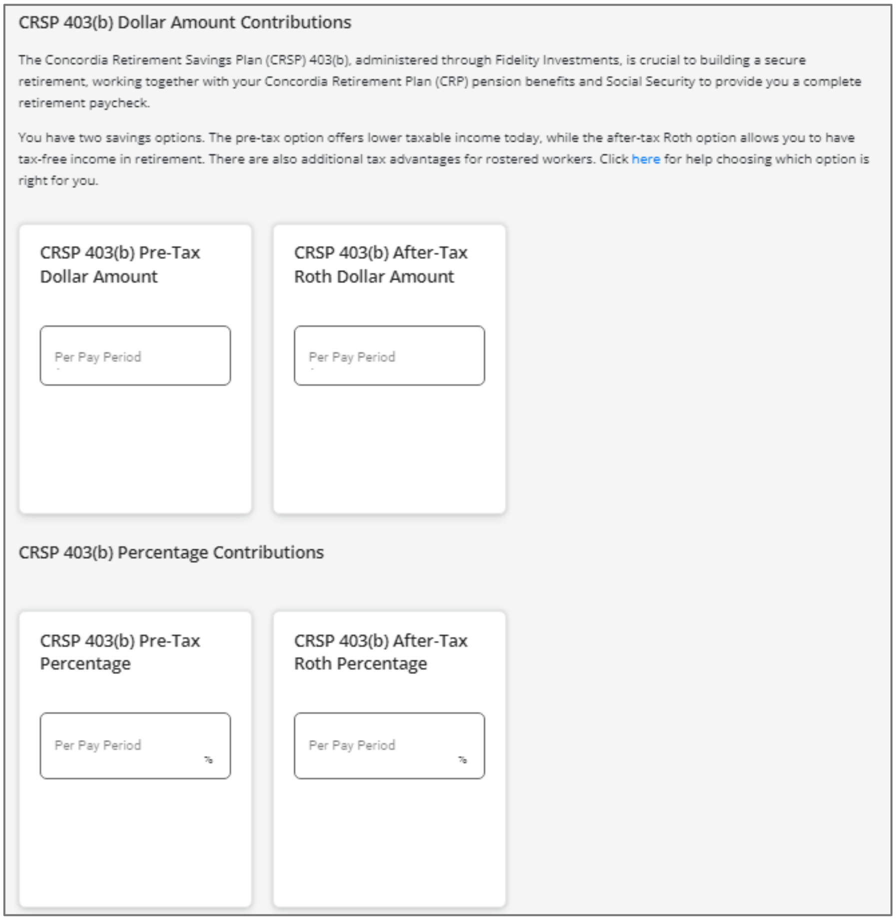
The CRSP 403(b) Contribution Change screen now displays.



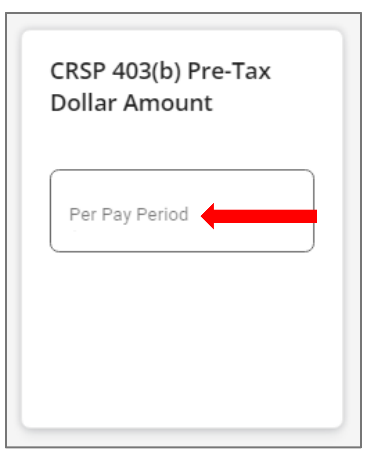
There are four contribution options:

- 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.

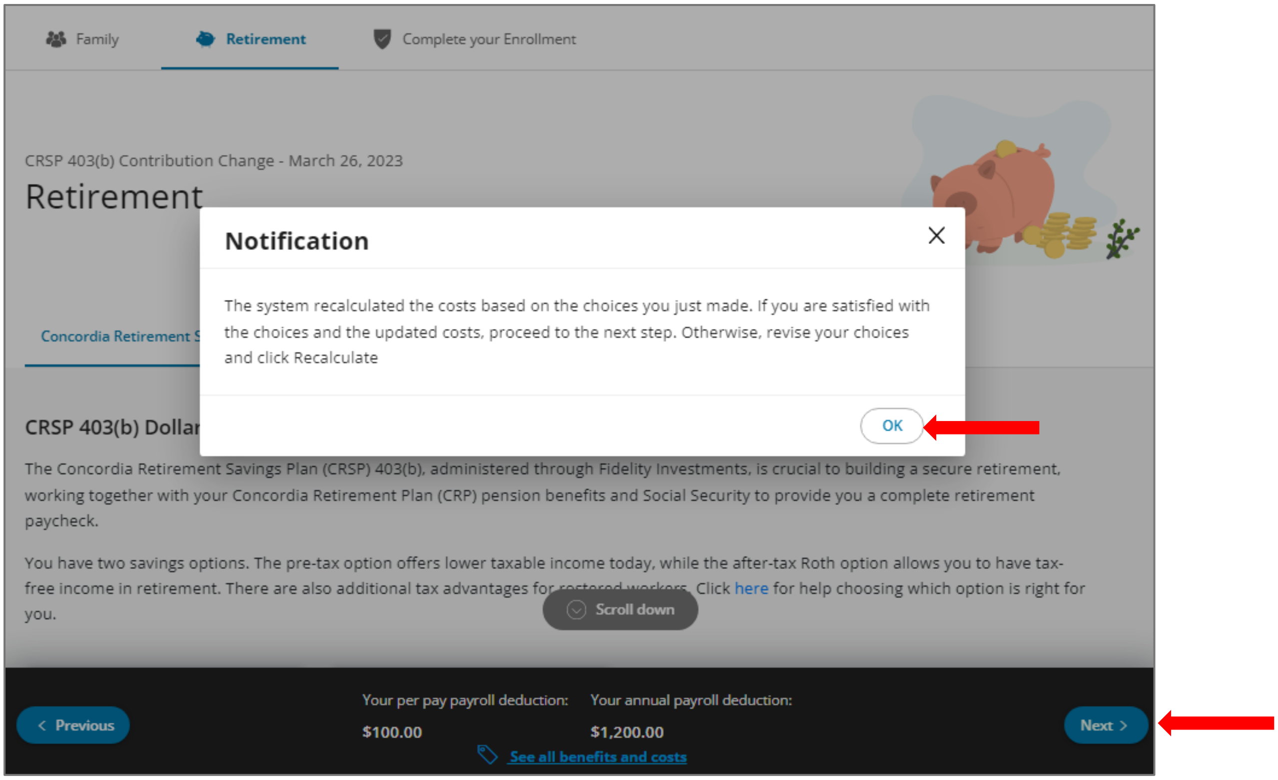
You can elect to make pre-tax contributions, after-tax Roth contributions or a combination of both to prepare for your retirement years, but you must consistently select either dollar or percentage contributions for both. Scroll down the screen to view all savings options. If you need help deciding which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



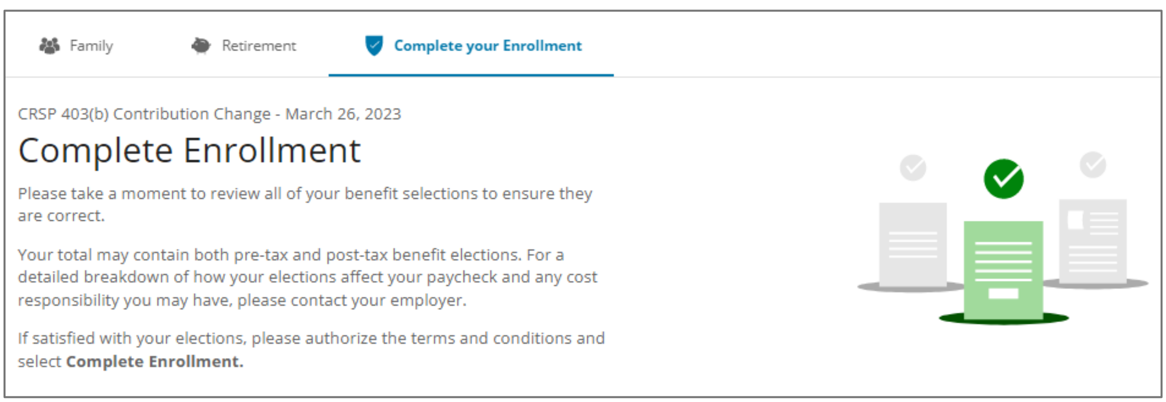
4. Enter the amount you want to save per paycheck in the contribution option(s) of your choice field.



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



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



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.

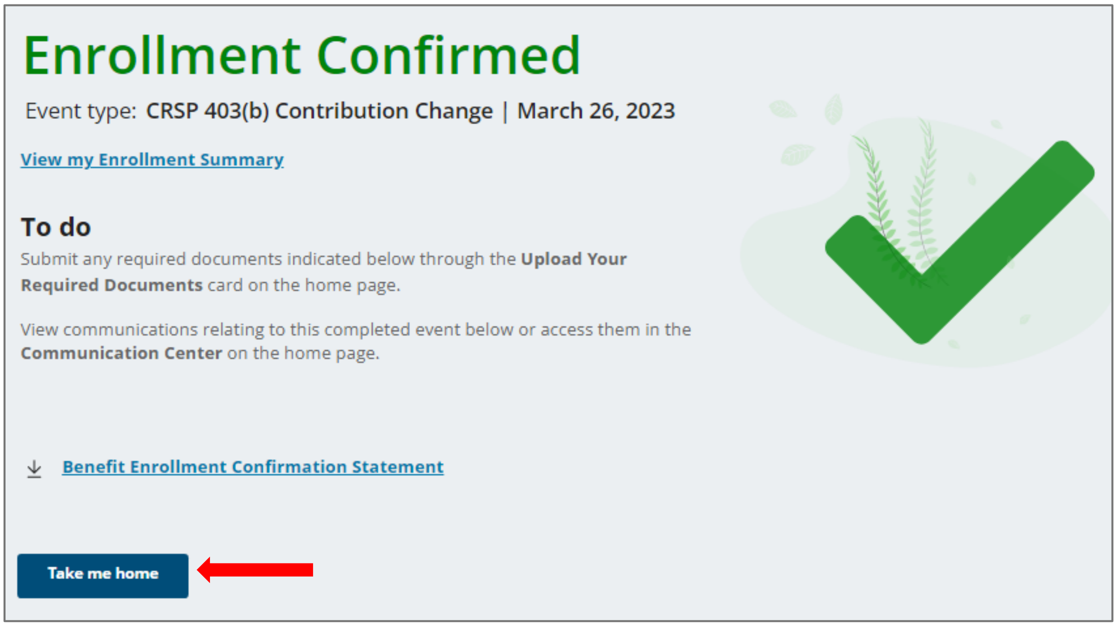
☑ I agree to the Terms and Conditions

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

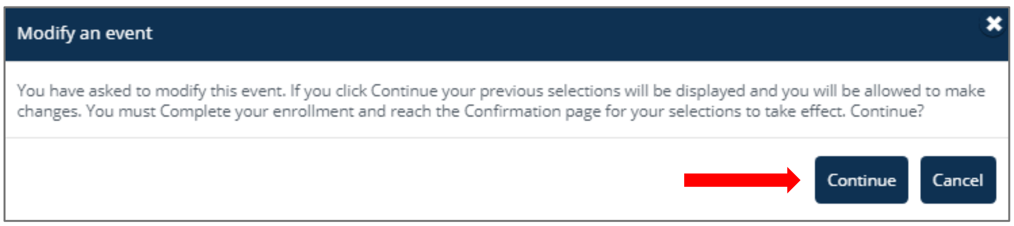
A Milestone event is an occurrence that is automatically generated for you or your dependents based on age or other eligibility changes.

3.5.1 Dependent Student Certification

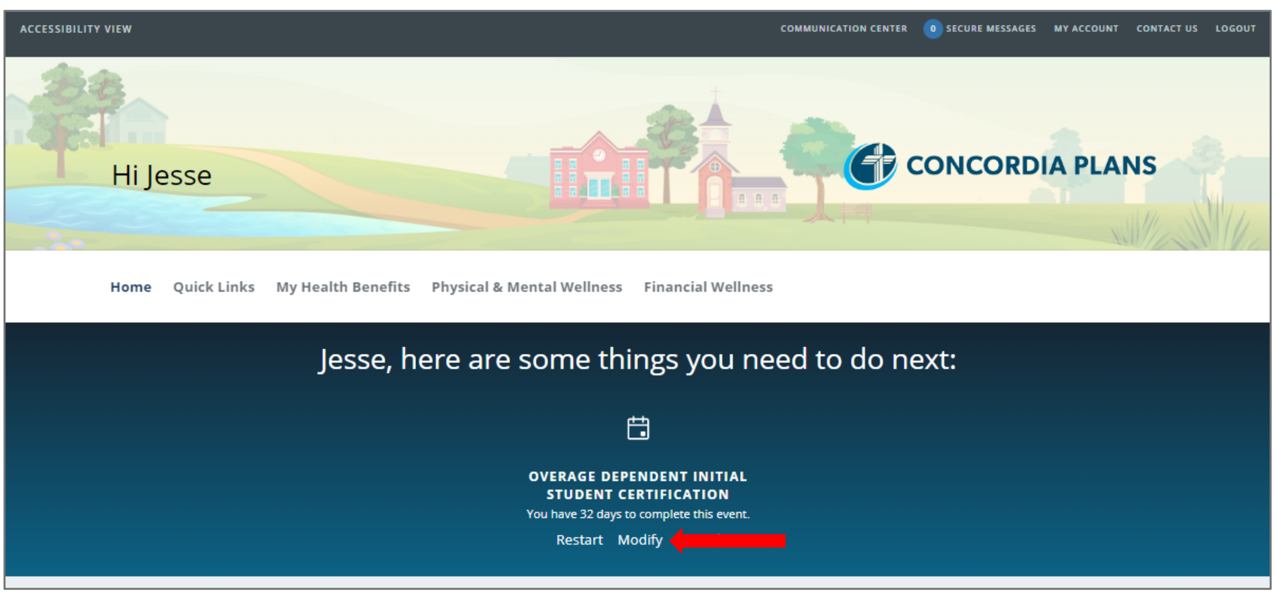
Dependents between ages 21-26 are eligible for the Concordia Disability and Survivor Plan (CDSP), Basic Life Insurance, Accidental Death and Dismemberment (AD&D) plan and Supplemental Life Insurance if they are an unmarried, full-time student.

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.

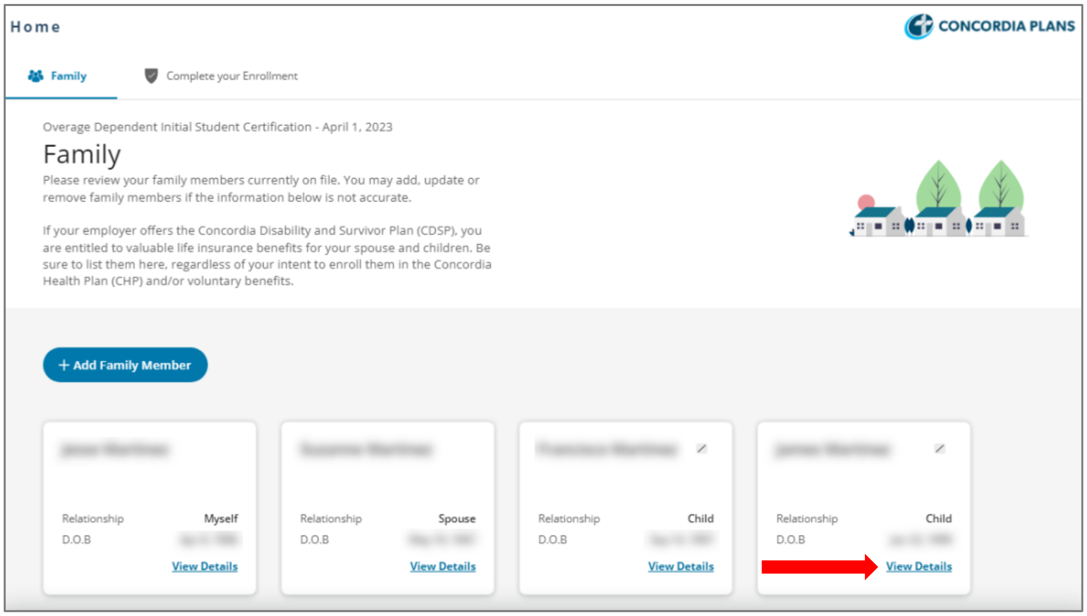


2. Read the instructions and click the **Continue** button.

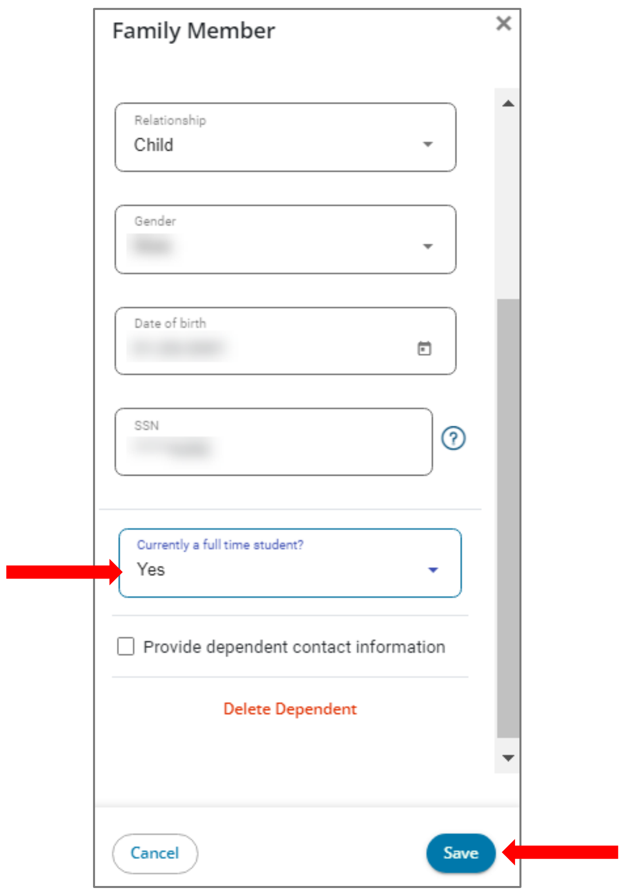


The Family page will appear.

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

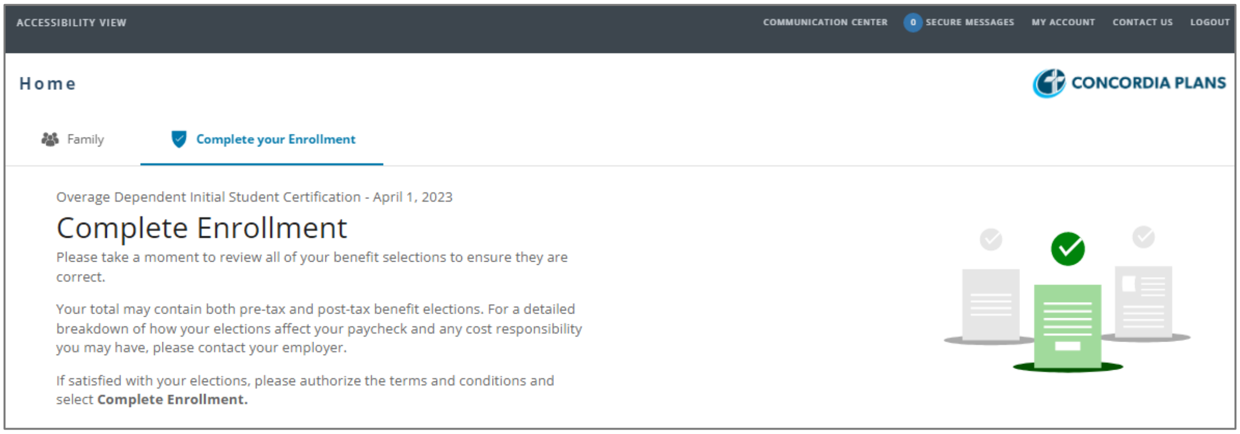


4. Click the down arrow on the **Currently a full-time student?** field, select Yes and click **Save.**

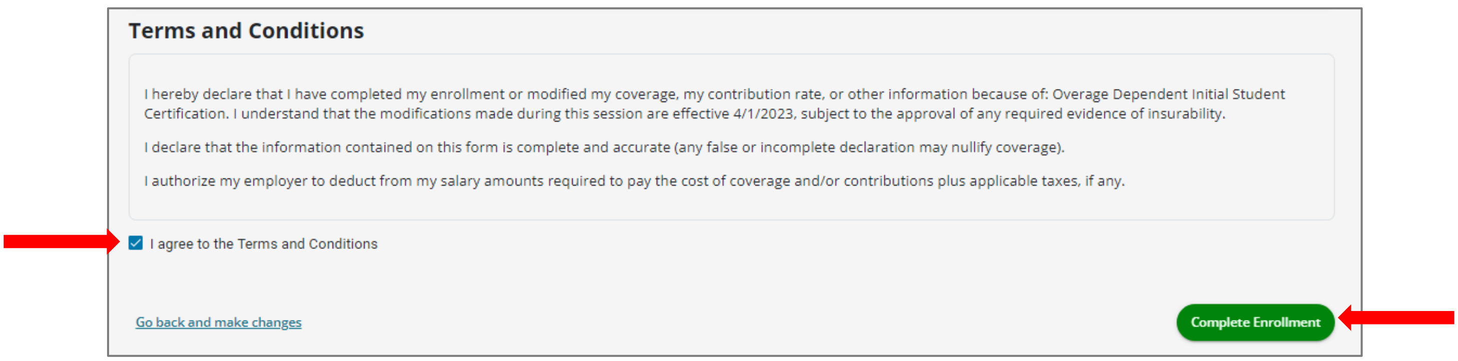


Confirmation of the dependent update will appear on the screen.

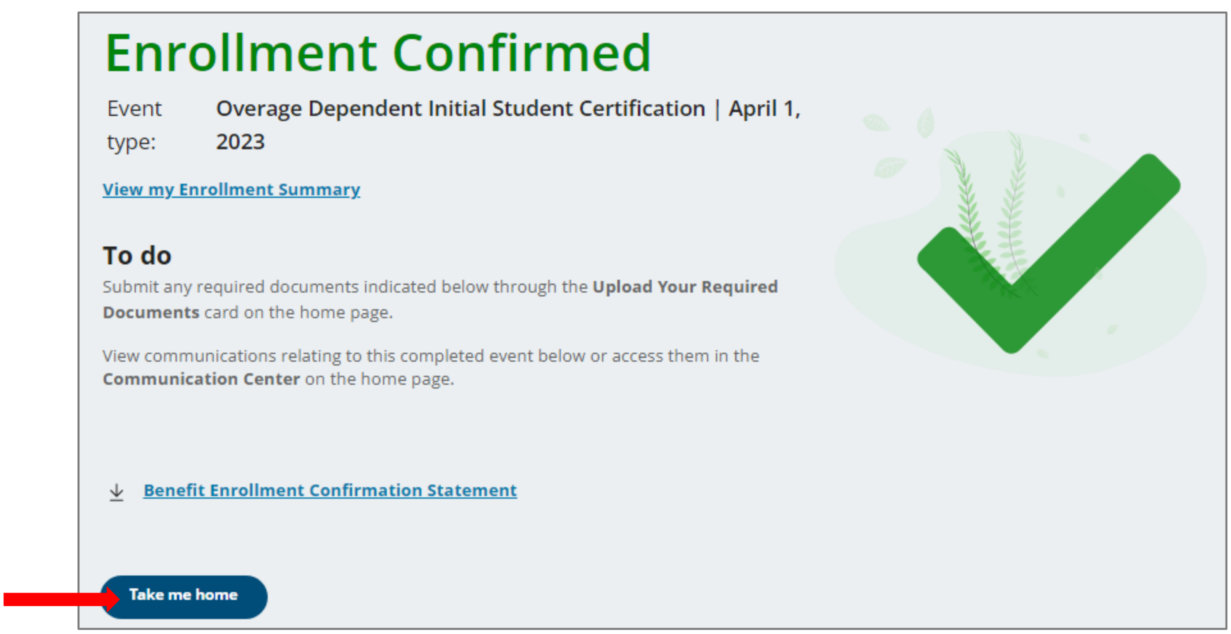
The Complete your Enrollment screen will display.



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.



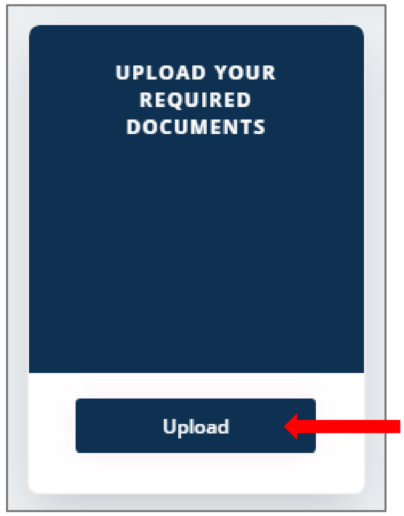
The Enrollment Confirmation page will appear.



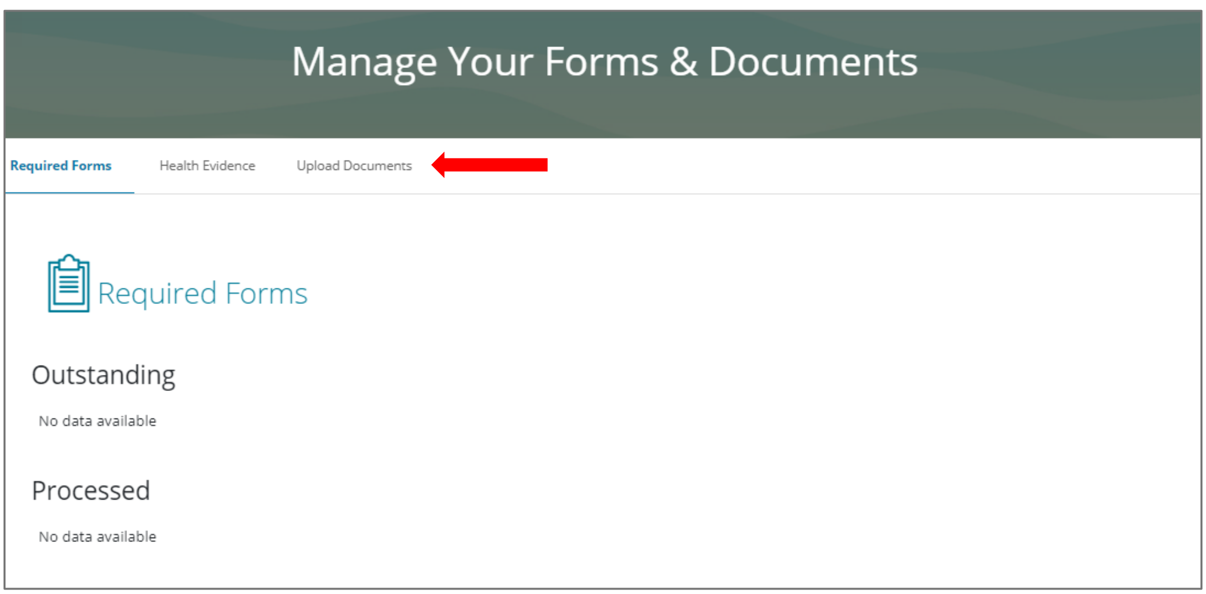
6. Click **Take me home** to return to your member home page.

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.

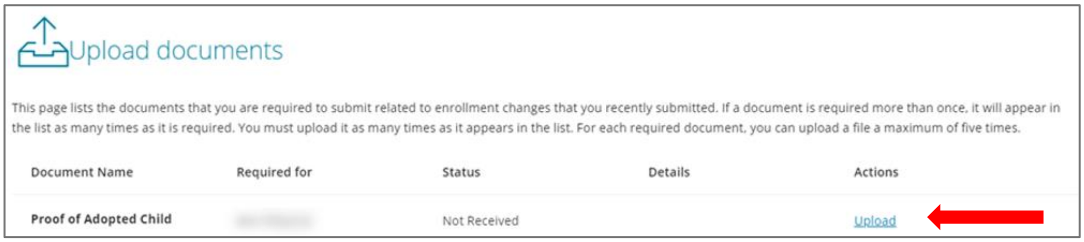


1. Click the **Upload** button on the **Upload Your Required Documents** card.
   The Manage Your Forms & Documents screen displays.

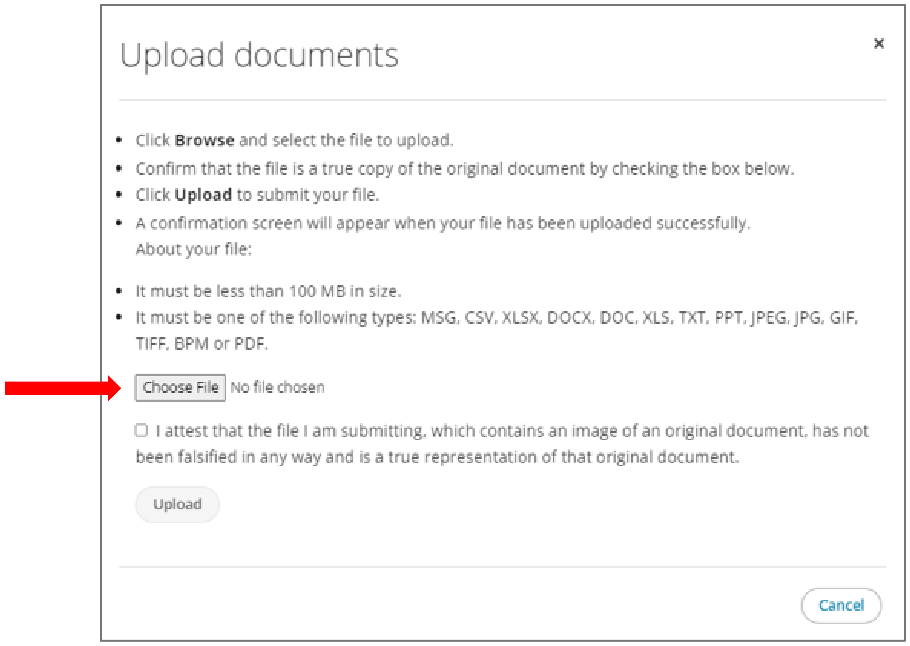


2. Click the **Upload Documents** option.

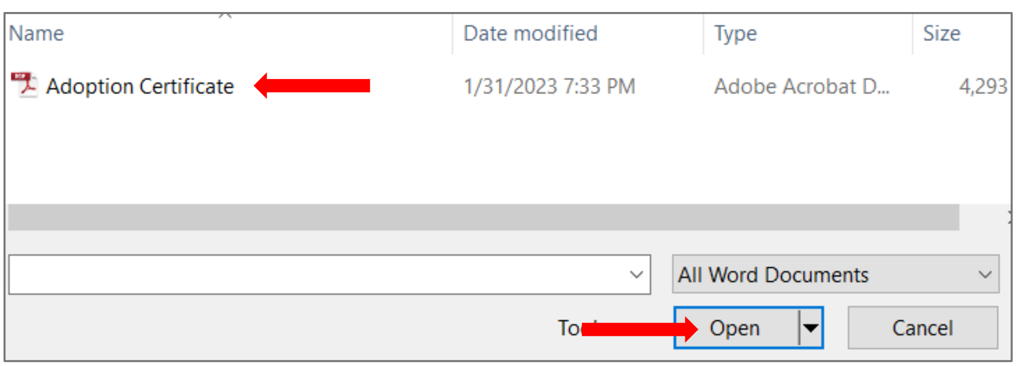
The Upload Documents screen displays.



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

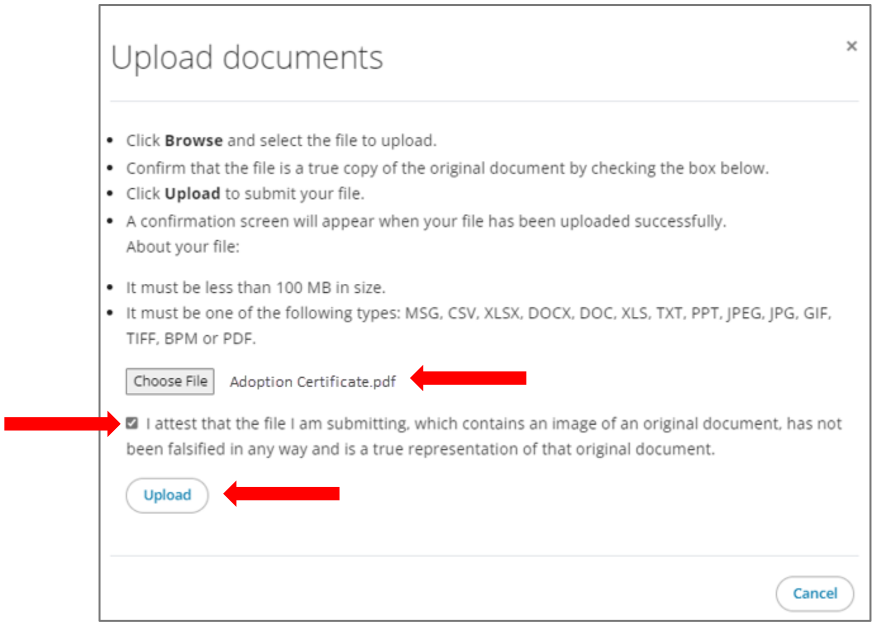


4. Click the **Choose File** button.
   An Open File window opens.

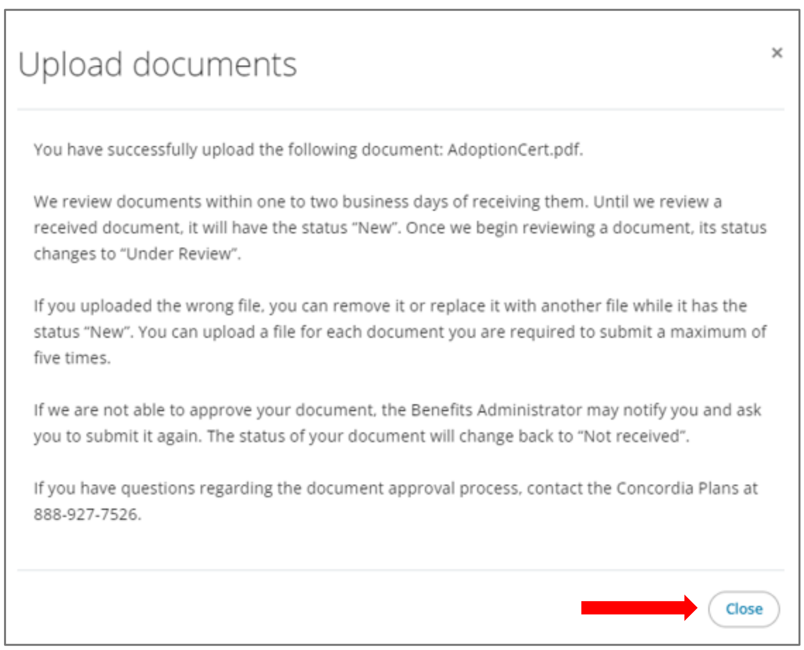


5. Navigate to the location of the stored document; click the document's name to select it, and then click the **Open** button.

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



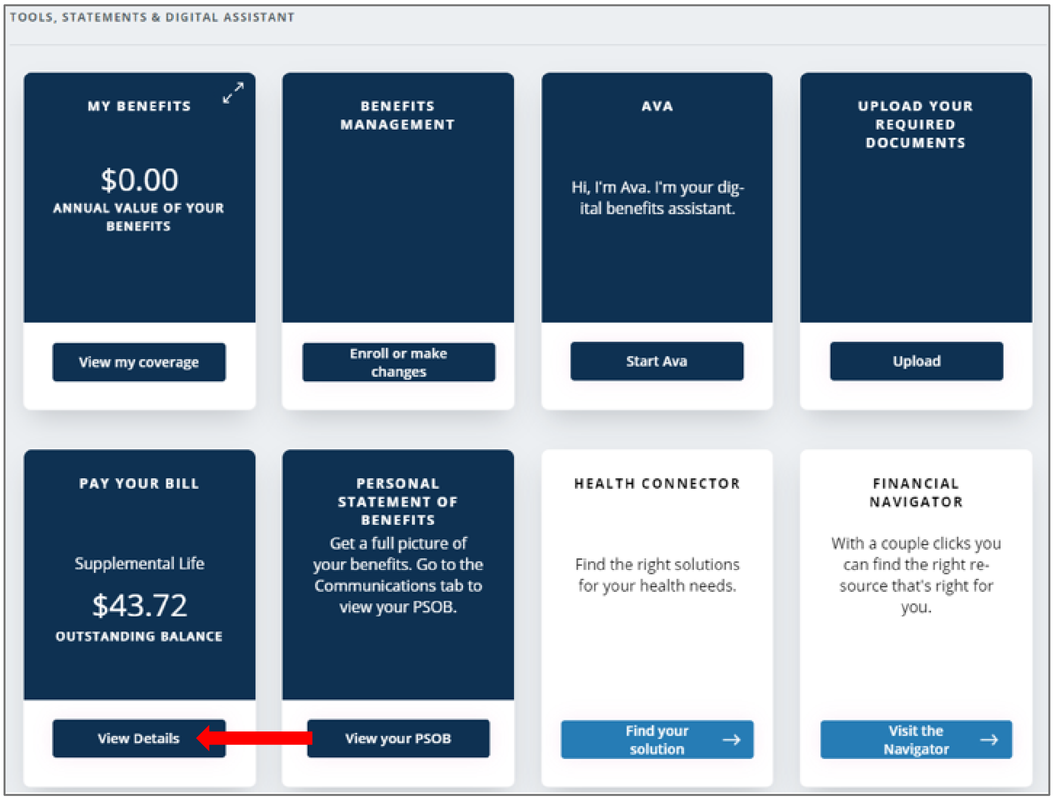
6. Read the document attestation statement, click the **attest** checkbox to indicate your agreement, then click the **Upload** button to complete the process.
   The Upload documents window confirms your successful upload.



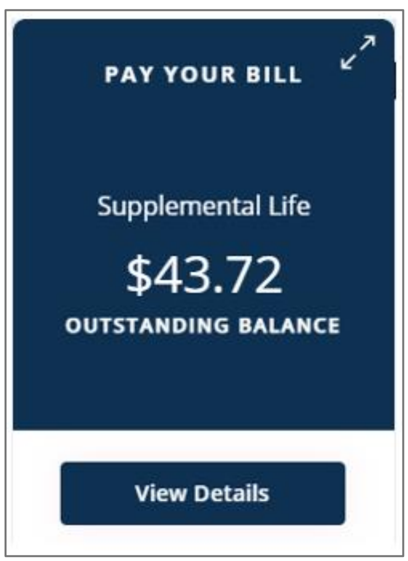
7. Click the **Close** button.
   The Upload Documents window displays the added document in the Details column.

5 Billing Card – Pay Your Bill

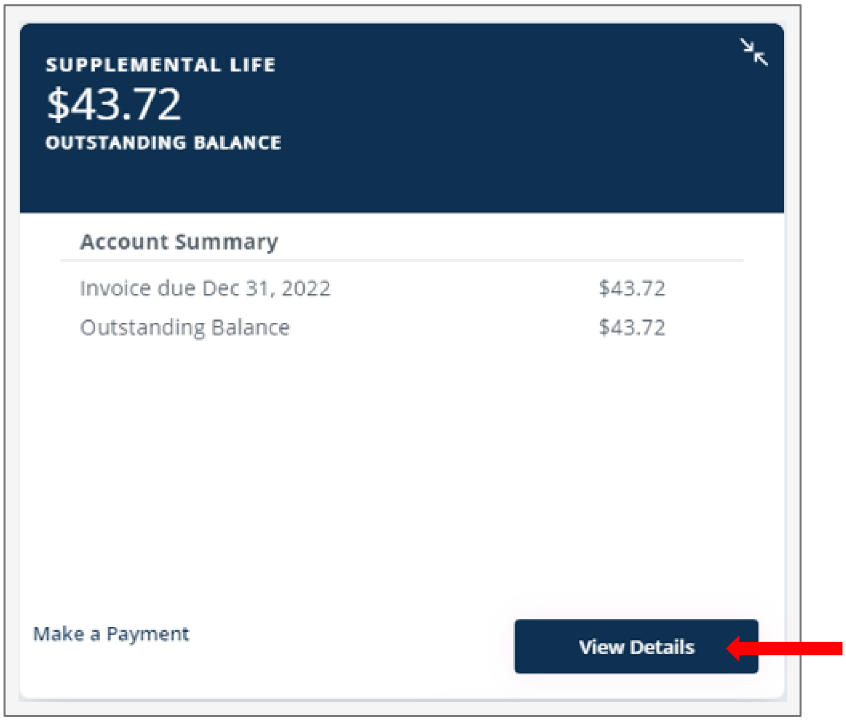
The Billing card of your Member Portal is applicable for members who are billed directly by Concordia Plans for Supplemental Life Insurance and certain types of Concordia Health Plan extension coverage.



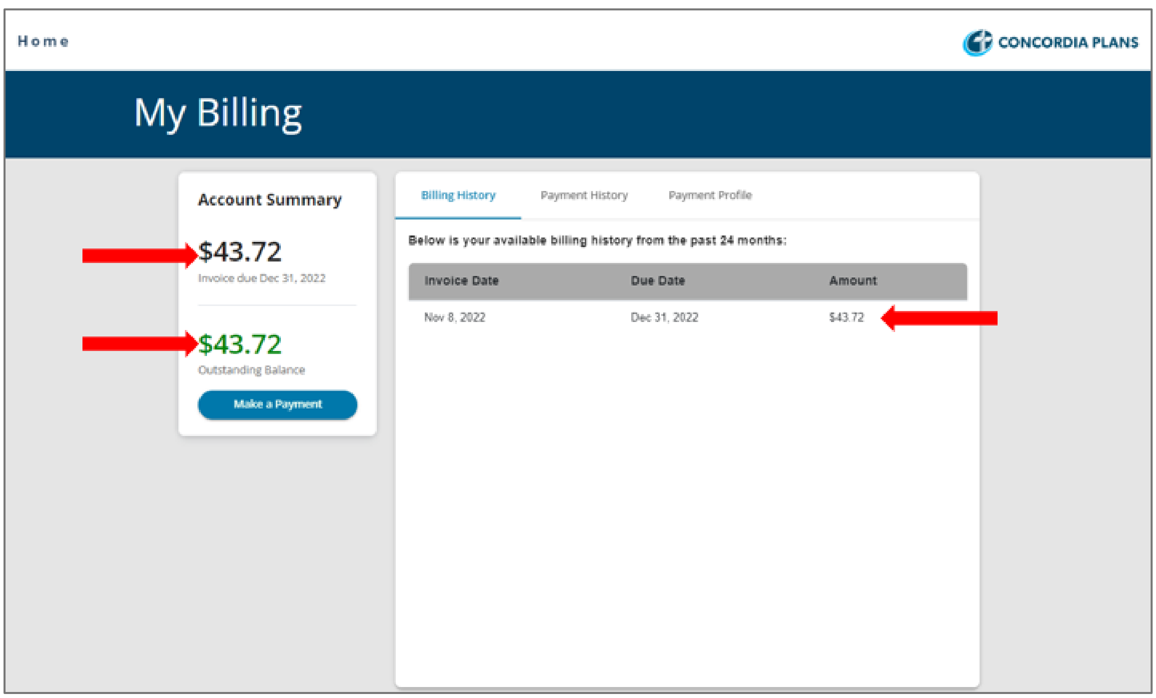
Log in to your member portal to find the **Pay Your Bill** card. This card shows your Outstanding Balance.



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



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

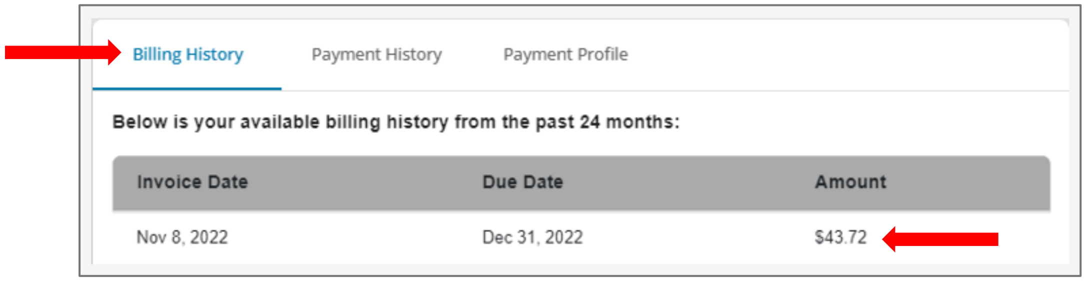


The Account Summary shows the last invoice and the amount that was due for that invoice along with the due date. It also shows (if any) the last payment made, the amount and the date. The outstanding balance as of the current date shows on the left.

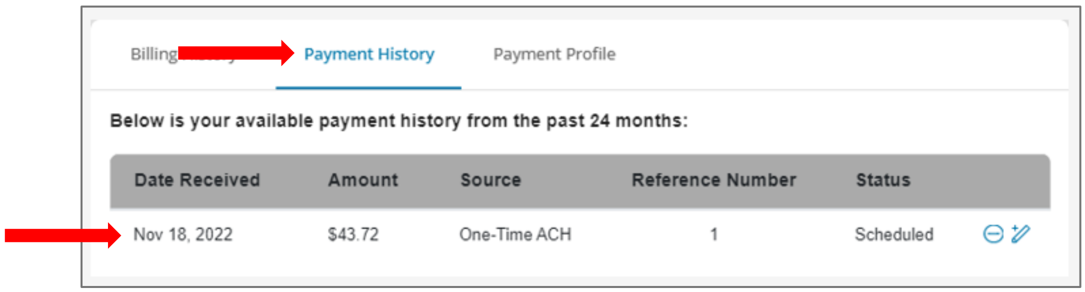
5.1 My Billing

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.

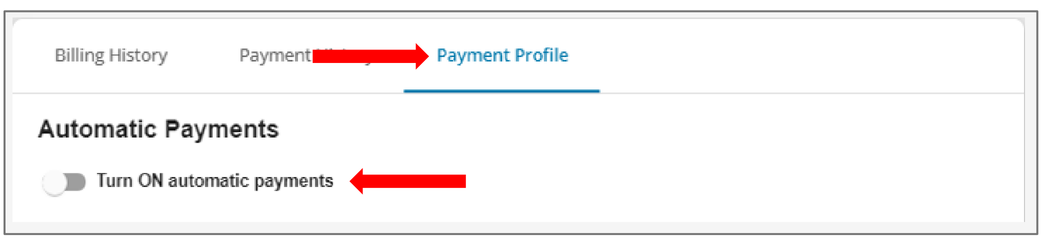


Payment History displays payment history for the past 24 months.



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

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

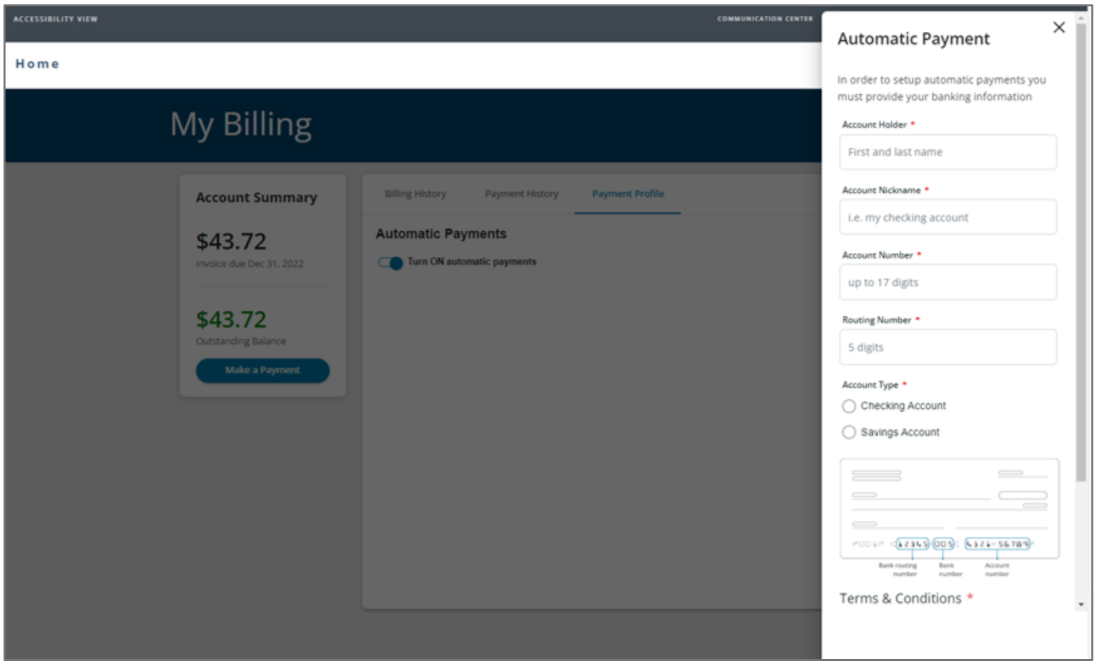


2. Click the **Payment Profile** link.
   Your automatic payment setting is available for turning on or off.

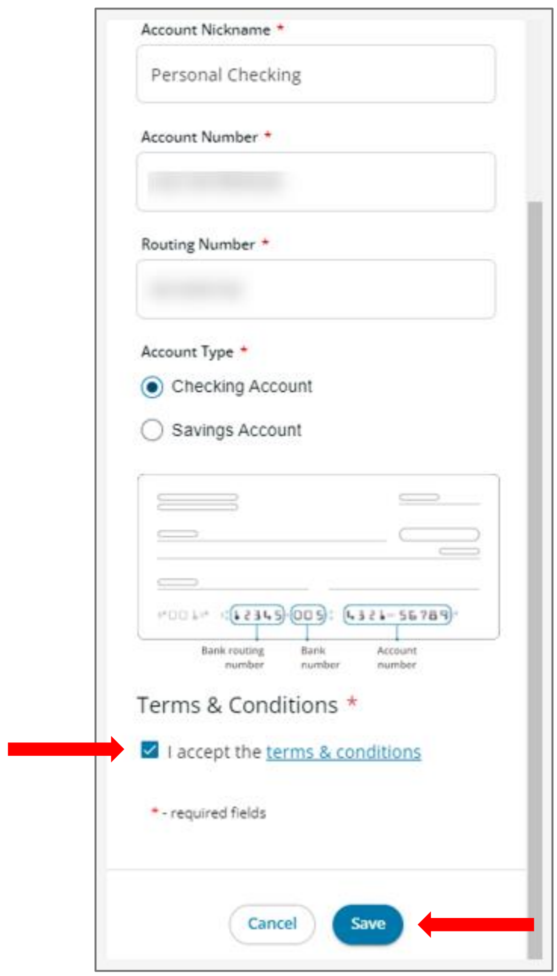
In this example, the automatic payment setting is OFF. Turn this setting to ON and enter your bank account information.

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

The Automatic Payments panel opens.

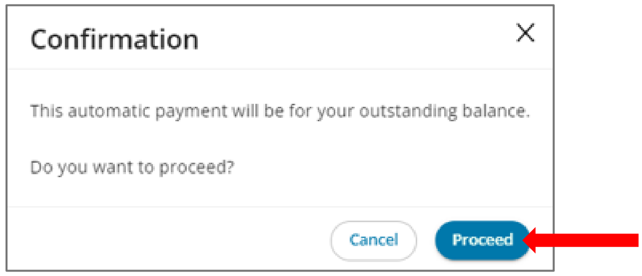


4. Complete all the required fields appropriately (required fields are indicated with a red asterisk).

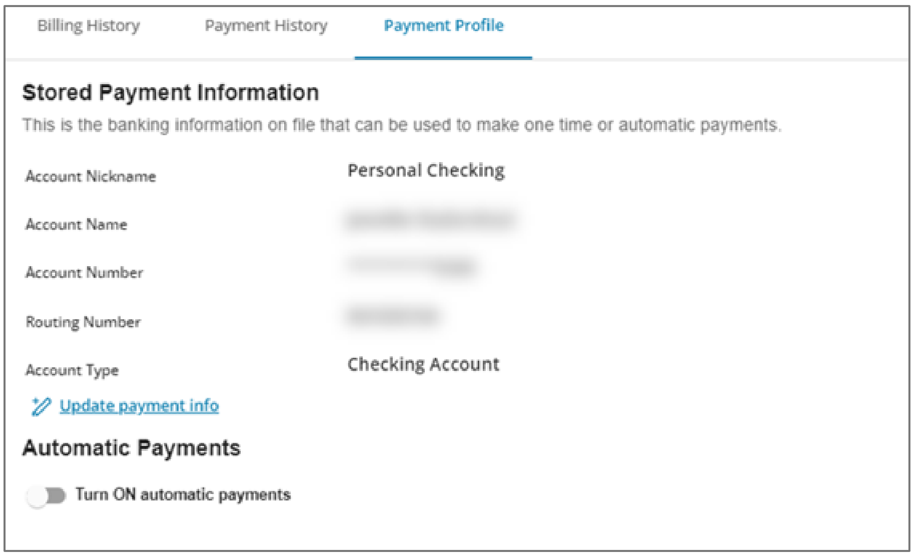


5. Click the **I accept the terms & conditions** checkbox, and then click the **Save** button.

A confirmation window opens.

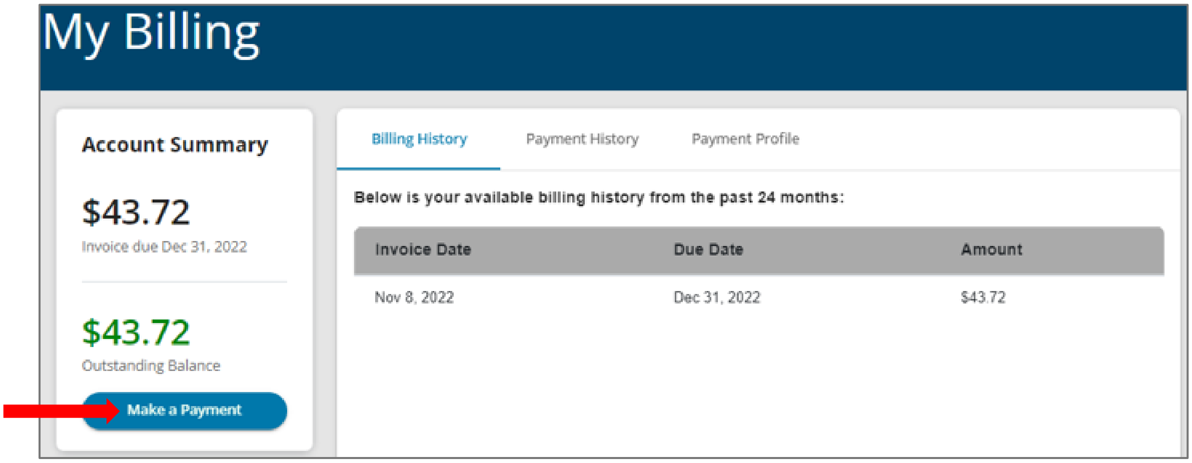


6. Click the **Proceed** button.
   The account information displays for automatic payments in your Payment Profile.

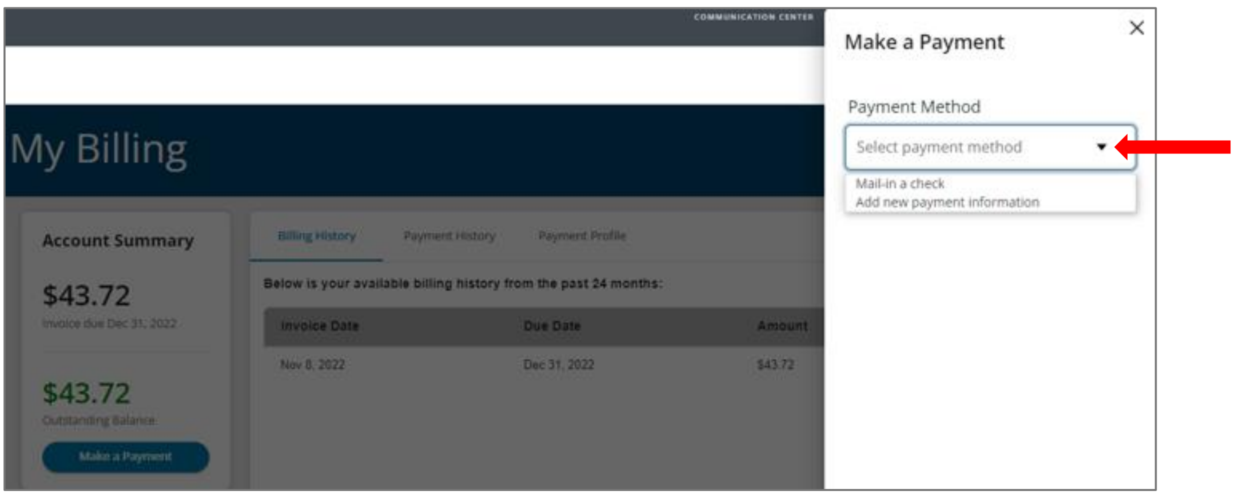


5.2 Make a Payment

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

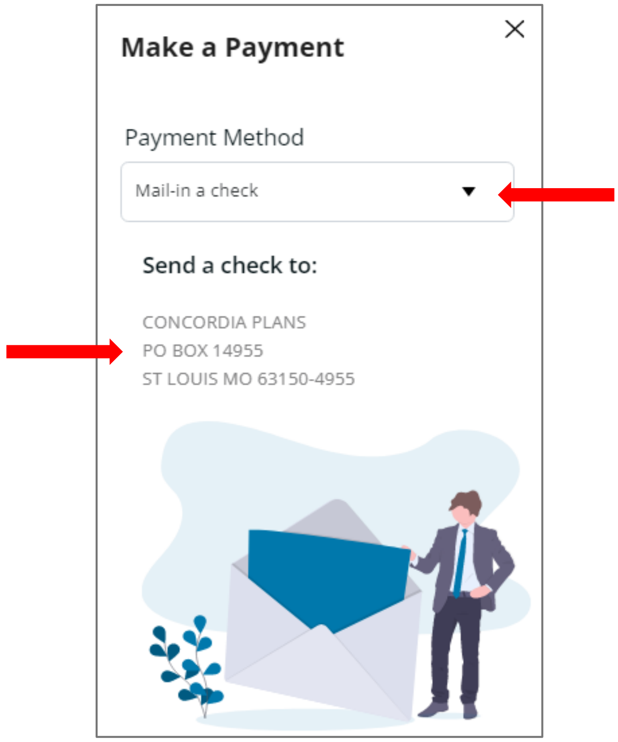


1. Click the **Make a Payment** button.
   The Make a Payment panel opens.



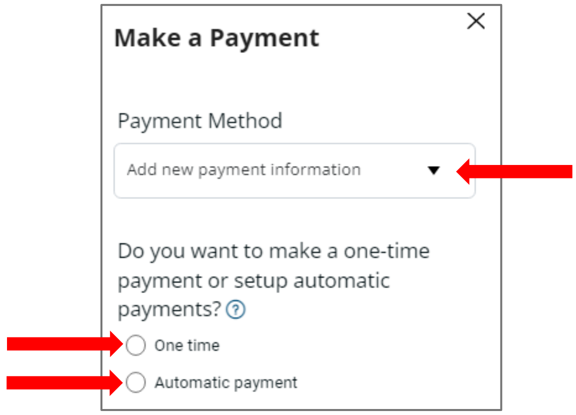
Over the following pages, explore the options in the Make a Payment panel.

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

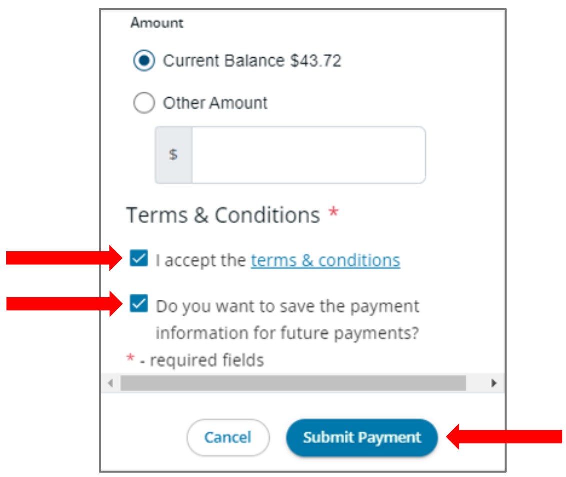


1. Click the drop-down arrow in the **Payment Method** field.
2. Select **Mail in a check**.
   The Concordia Plans mailing address displays.

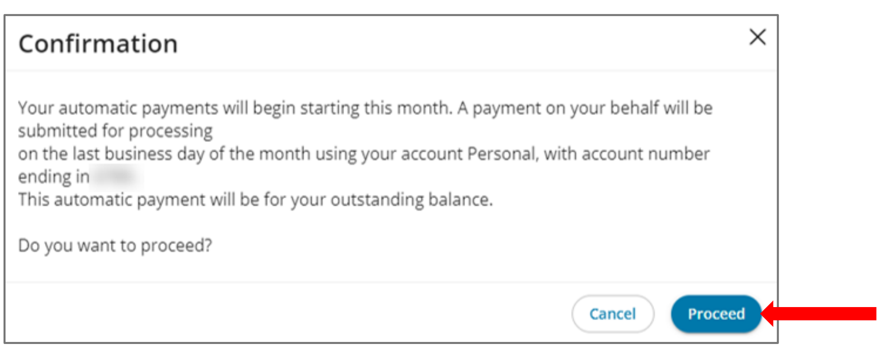
Second option – Sign up for a one-time automatic ACH payment:



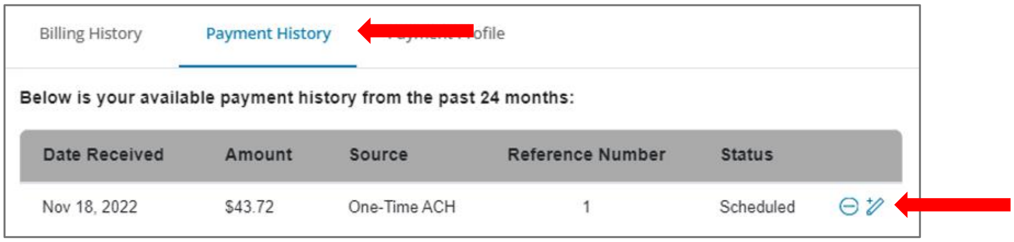
1. Click the drop-down arrow in the **Payment Method** field and select **Add new payment information**.
   You are prompted to select **One Time** or **Automatic Payment**.
2. Complete the new account information as you did in the previous section.
   If you select One Time for the option in step 1,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



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.

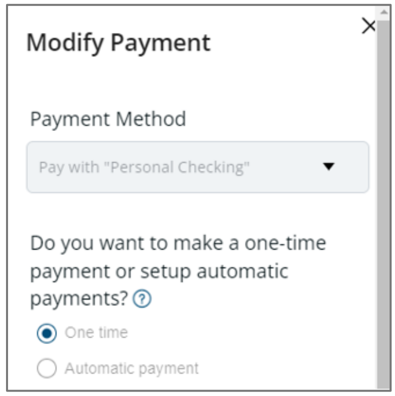


4. Click the **Proceed** button.
   The transaction displays in your Payment History if a One-Time ACH payment is selected.

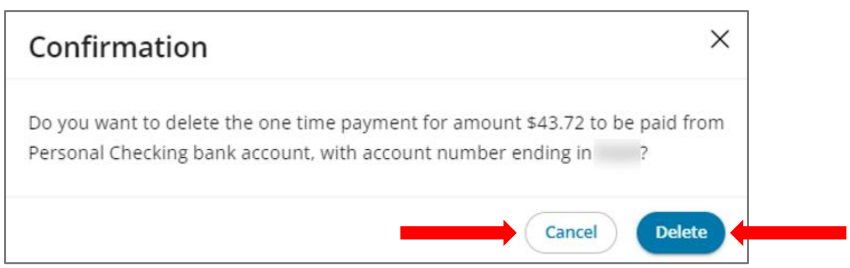


Two icons appear to the right of the transaction

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



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



8. 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.