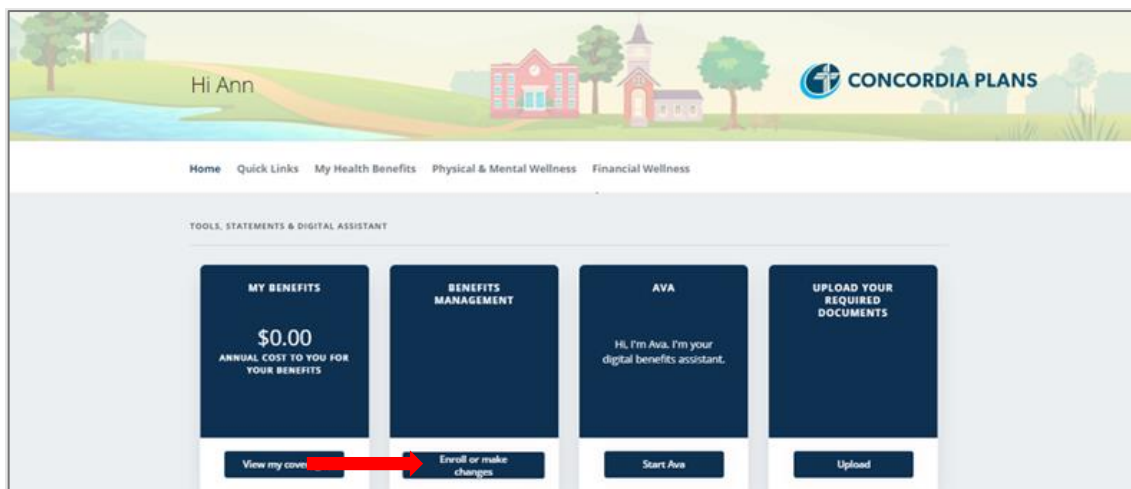


Concordia Retirement Savings Plan (CRSP) 403(b) Contribution Change

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 will display.


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 >

- 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 this page, as you cannot make changes to your family as part of a CRSP 403(b) change.

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 (CDSF), 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](#)

Name	Relationship	D.O.B.	Action
Ann	Myself		View Details
	Spouse		View Details
	Child		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.

There are four contribution options:

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

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.

For additional details, including contribution limits, visit ConcordiaPlans.org/CRSP.

The dollar amounts shown in your confirmation are calculated based on a monthly payroll cycle, which may be different than your actual pay cycle. Your employer will be notified of your elections per pay period and will implement according to your pay cycle.

Note: If you choose a percentage contribution, the dollar amount shown at the bottom of the screen for your per payroll deduction will be \$0.00. However, the percentages will appear in your confirmation statement once your enrollment is complete.

The date your CRSP 403(b) election will be effective is based on how your election is made:

- CRSP elections made **as part of Open Enrollment** will go into effect Jan. 1, 2024.
- CRSP election **NOT** made as part of Open Enrollment will go into effect as soon as administratively possible for your employer.

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

5

%

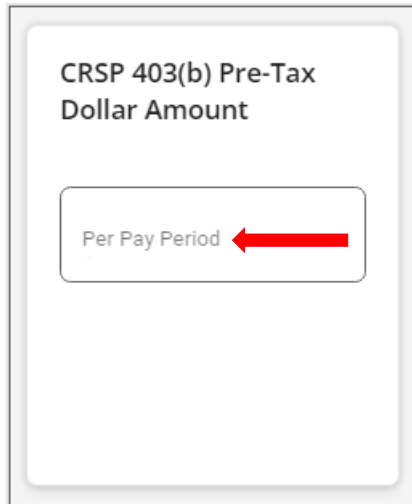
CRSP 403(b) After-Tax Roth Percentage

Per Pay Period

10

%

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

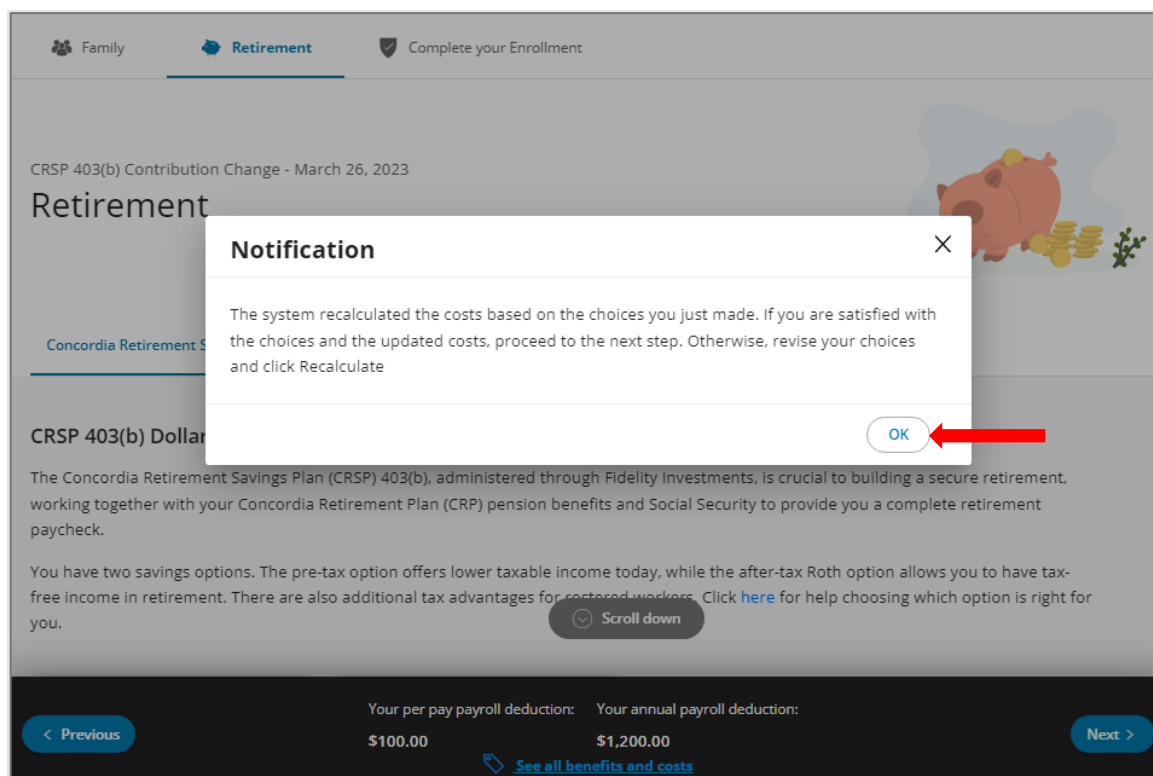


CRSP 403(b) Pre-Tax
Dollar Amount

Per Pay Period ←

If you choose a **percentage** contribution, the dollar amount shown at the bottom of the screen for your per payroll deduction will be \$0.00. However, the percentage will appear in your confirmation statement once your enrollment is complete.

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



Family Retirement Complete your Enrollment

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

Retirement

Concordia Retirement Savings Plan

CRSP 403(b) Dollar Amount

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 [restored workers](#). Click [here](#) for help choosing which option is right for you.

Scroll down

Notification X

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

< Previous Your per pay payroll deduction: \$100.00 Your annual payroll deduction: \$1,200.00 See all benefits and costs Next >

6. Read the notification, then click the **OK** button.

7. Click **Next**.
The Complete Enrollment screen displays.

FamilyRetirementComplete your Enrollment

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

Complete Enrollment

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

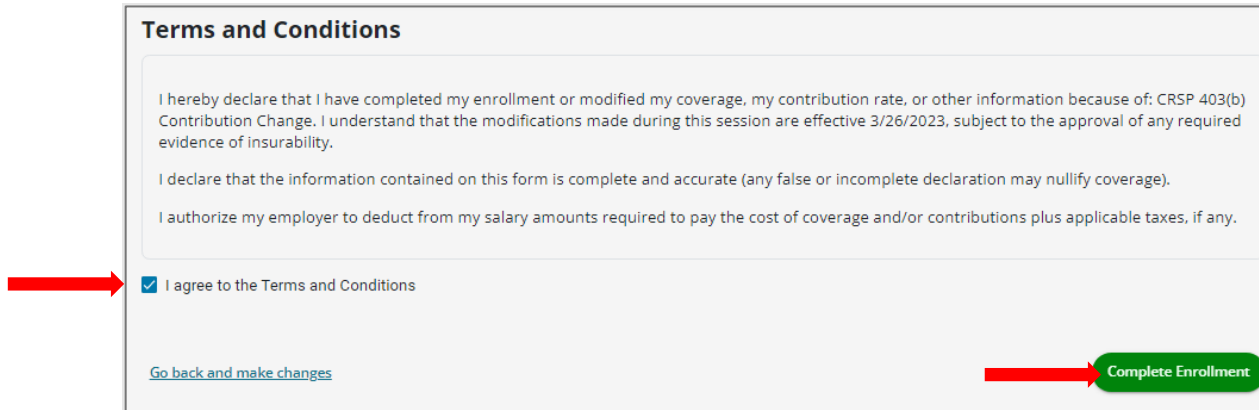
Your total may contain both pre-tax and post-tax benefit elections. For a detailed breakdown of how your elections affect your paycheck and any cost responsibility you may have, please contact your employer.

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

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).

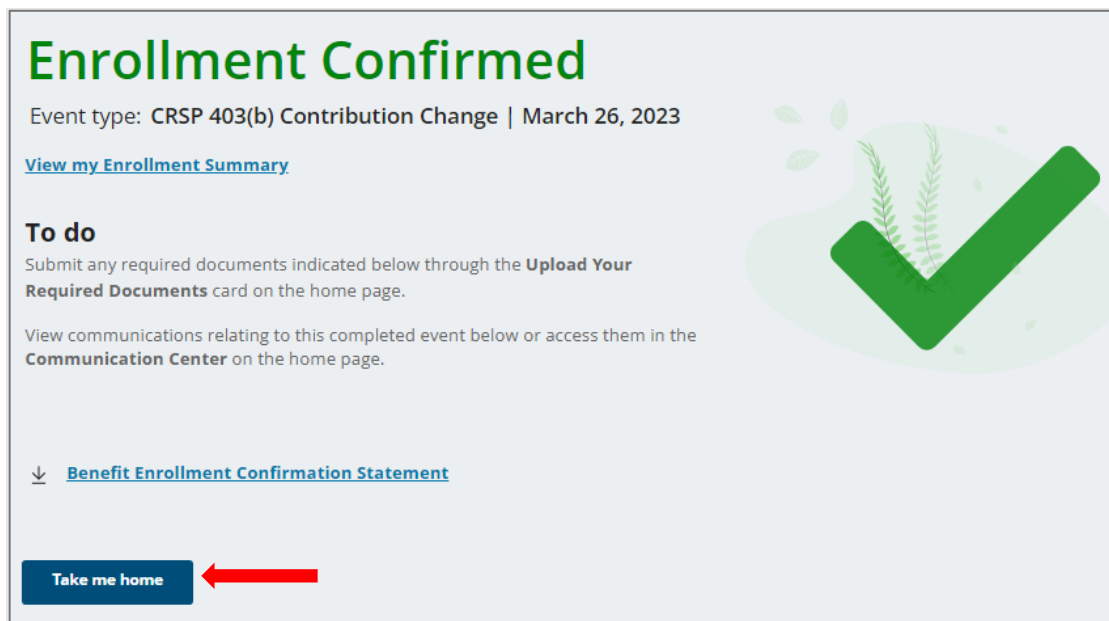
I authorize my employer to deduct from my salary amounts required to pay the cost of coverage and/or contributions plus applicable taxes, if any.

☒ 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.



Enrollment Confirmed

Event type: CRSP 403(b) Contribution Change | March 26, 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](#)

11. Click the **Take me home** button to return to your Member Portal home screen.