

# Employer Welcome Session: Administrative Basics

January 2024



Presented by Carrie Douglas  
Director, Client Services

# Introduction



*Goal: Equip you with information and resources to confidently administer your Concordia Plans benefits.*

## **We will cover:**

- Tools and Resources for Employers
- Basic Responsibilities for Concordia Plans benefit administration
- Tips for success

## **We will not cover:**

- Employer Portal instructions

*Please contact your Account Manager or call 888-927-7526 to learn more about accessing or using the Employer Portal.*

*Portal resources are available at [ConcordiaPlans.org/Portal](https://ConcordiaPlans.org/Portal).*

# Welcome

Whether your ministry is new to Concordia Plans, you are a new administrator, or you're just visiting for a refresher – Welcome!

Concordia Plans exists to provide ministries and workers - like yours - with health, retirement and disability benefits that align with our Christian faith and values.

We're here to help you and your workers be at your best – **so the Word of God can continue to spread.**





# ***Employer Resources***

# Employer Community

## Employer Community on [ConcordiaPlans.org](https://ConcordiaPlans.org)

*Tools, resources and information specifically for employers.*

The screenshot displays the Concordia Plans website interface. At the top left is the Concordia Plans logo. The top navigation bar includes 'ABOUT US', 'MEMBERS', 'EMPLOYERS' (highlighted with a red box), and 'RETIREES'. Below this is a secondary navigation bar with 'EMPLOYERS HOME', 'OUR SOLUTIONS', 'MANAGING YOUR PLANS', 'KEEP MY MINISTRY WELL', 'RESOURCES' (highlighted with a red box), and 'CONTACT MY ACCOUNT MANAGER'. The main content area features a dark blue banner with the text 'Aligned in faith with a passion to serve' and a paragraph about Concordia Plans' mission. To the right of the banner is a list of resources, including 'Employer Benefits Administration Toolkit', 'Compensation Decision Support Tool', 'Mental Health Toolkit', 'Connecting the Dots Newsletter', 'SERVE Ministry and Stewardship Reports', 'Sounding Board', 'Resource Library', 'Intentional Interim Pastors', 'Blog', 'Quick Links', and 'Portal Help Center'. A photograph of a group of people sitting on the floor is visible on the right side of the page.

# Benefits Administration Toolkit

## Your Employer Benefits Administration Toolkit

### Welcome!

Whether you are a new employer representative, a new employer to the Plans, or a more seasoned representative in a new role – we welcome you and thank you for your service to the LCMS community.

Your first thought may be "wow – there is a lot to learn." Don't worry - we are here to help guide you through Plan administration and answer all of your questions. Think of this page as your Employer Benefits Administration Toolkit – filled with the tools and resources you need, but without the screwdrivers!

### New to the Plans?

We want to invite you to our monthly webinar, "Welcome and Administrative Basics." This webinar introduces you to Concordia Plans, provides you with the basics of Plan administration and includes a question-and-answer session. Register for this month's webinar, or a future webinar that is convenient for you. We guarantee that you'll be glad you attended.

[REGISTER FOR A WEBINAR TODAY →](#)

To start, here are some resources that will provide you with the information needed to properly administer the plans and remain in compliance.



#### Administrative Quick Start Guide

This guide provides a brief overview of your role in administering the Concordia Plans benefits. It is sure to become your go-to reference.

[VIEW THE GUIDE →](#)



#### CPS Overview Brochure

A comprehensive overview, this brochure will provide a quick introduction to Concordia Plans and the products that we offer.

[VIEW THE BROCHURE →](#)



#### CPS Employer Calendar

This calendar provides general timing for annual CPS activities.

[VIEW THE CALENDAR →](#)



#### Administrative Information for Treasurers and Business Managers

This guide provides complete information and detailed responsibilities for administering the Plans.

[VIEW THE GUIDE →](#)



As you dive deeper into your administrative duties, these are additional resources:

- **Welcoming a Worker Toolkit:** To help you onboard new workers with success, we've created this toolkit that's filled with links to beneficial resources you can use during the new-hire process. This page is your one-stop shop for all the necessary tools you'll need while adding new workers to your ministry family.
- **Employer Webinars:** We've assembled all our employer administrative and educational webinars together in one place. You can watch recorded webinars previously held or register for upcoming webinars.
- **Connecting the Dots Archive:** To help keep you abreast of the latest news, educational opportunities and upcoming worker communications, you will begin receiving our monthly newsletter Connecting the Dots. The archive contains past issues that you can reference.
- **Plan Documents:** As an administrator, you will need to be familiar with the plans and will need to distribute legal documents when workers are first hired, become benefits eligible and/or upon a worker's request. This site houses all of the legal notices and documents that you may need.
- **Employer Forms:** On this webpage you'll find forms - from plan adoption to member enrollment and change forms. Use the search bar or the drop-down arrows to find the appropriate form.



# Welcoming a Worker Toolkit

## Welcoming a Worker Toolkit

### Adding a new worker to your ministry family is exciting.

The balance between making sure the worker is well-informed but not overwhelmed is key to making him or her feel welcomed. We care for your workers, so we want to help you make a smooth transition with this Welcoming a Worker Toolkit, a collection of tools and resources to help you with the onboarding process.

#### [Employer Resources](#) →

to help you complete the Concordia Plans enrollment process as well as general human resource materials.

#### [New Worker Resources](#) →

Includes helpful materials for you to share with your new workers so they can learn more and take advantage of all the benefits you are offering.

### Remember, we are here to help!

Please call 888-927-7526 or email [Info@ConcordiaPlans.org](mailto:Info@ConcordiaPlans.org) and we will help you with the enrollment process. For information on the benefits you're offering or to expand your benefit options, please contact your Account Manager.

[CONTACT YOUR ACCOUNT MANAGER](#) →

#### Employer Resources

- **New Hire Onboarding checklist (Coming Soon)** – Use this checklist to help make sure you don't miss any crucial items during your worker's first few days, weeks and months.
- **Enrollment Form** – This enrollment form can be completed by you or your worker. Once completed, please submit to Concordia Plans.

#### New Worker Resources:

- **CPS Member Benefits Brochure** – Share our comprehensive brochure with your workers to give them an overview of all our benefits. This guide is also printable for you to keep handy!
- **Guide for Benefit Enrollment** – Once new workers are registered for the Member Portal, this step-by-step guide will lead them through the enrollment process to elect their benefits.
- **How to Register for the Member Portal** – Getting to the member portal is easy and intuitive, especially when you share this link to our step-by-step guide with your workers.
- **Guide for Benefit Enrollment** – Once new workers are registered for the Member Portal, this step-by-step guide will lead them through the enrollment process to elect their benefits.
- **Member Benefits Guide** – Before enrolling, your workers can use this guide to better understand the benefits being offered so they make informed decisions.
- **Portal Help webpage** – This webpage will help walk workers through some of the most common Member Portal issues and questions.
- **Member Home webpage** – Our mission here at Concordia Plans has always been about caring for workers and ministries. This webpage has a collection of resources to help workers improve their well-being.
- **Health Connector online tool** – No matter what your worker's health concern is, the Health Connector can help. By answering a few simple questions, the connector will lead the worker to the right resource.
- **Financial Navigator online tool** – Personal finances can be complicated. We have a library of helpful videos, resources and educational opportunities, and this tool can help workers find the right one for them.
- **BeFine™ app** – The only financial wellness app made with LCMS workers in mind, the BeFine app can help workers improve their financial well-being and learn more about the financial benefits you're providing.

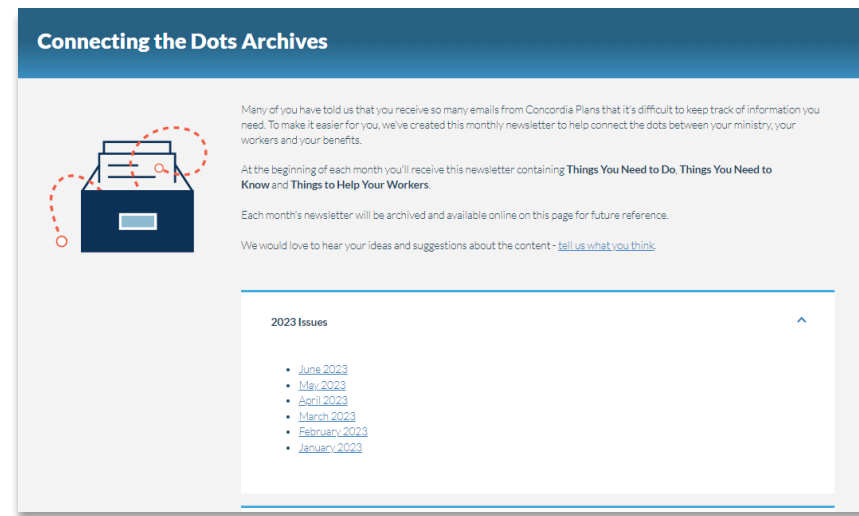
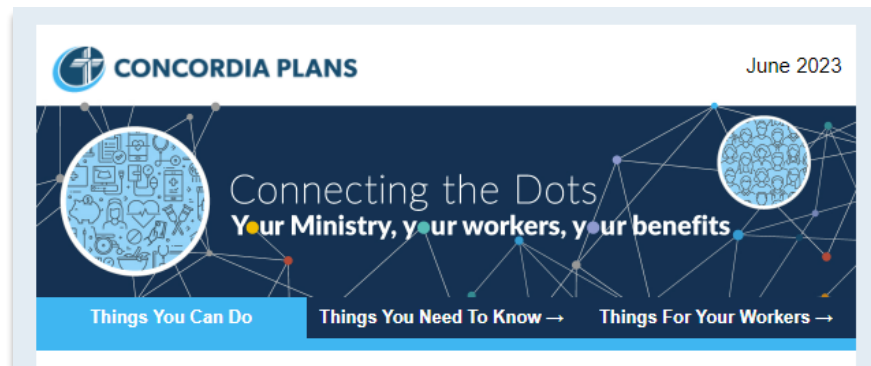
# Monthly Newsletter: Connecting the Dots

## Monthly employer newsletter: *Connecting the Dots*

Created to help connect the dots between your ministry, your workers and your benefits.

At the beginning of each month, you'll receive this newsletter with clickable links containing **Things You Can Do**, **Things You Need to Know** and **Things to Help Your Workers**.

Each month's newsletter will be archived at **ConcordiaPlans.org/dots**, also linked in the Toolkit.





# Tools and Resources: Employer Webinars

## Employer Webinars

### We know our plans can be hard to navigate – and we want to help!

Our employer webinars are a great way to learn more about administering our plans - because sometimes you just need a friendly voice to help explain a complicated topic.

We've assembled all our employer administrative and educational webinars together in one place to provide you with a comprehensive library covering everything from benefit overviews to administrative basics. You can watch recorded webinars previously held or register for upcoming webinars.

If you have any questions, please contact your Account Manager.

### 2024 Employer Webinars

MONTH & DAY	TOPIC	REGISTRATION (CLICK ON ONE OF THE TIMES BELOW)
January 23	2024 CHP WELLNESS SOLUTIONS: WHAT EMPLOYERS NEED TO KNOW	<a href="#">1:00 pm</a>

Watch previous webinars on-demand!

#### CONCORDIA HEALTH PLAN



50 MIN

Cultivating a Workplace Culture that Supports Mental Health Webinar



22 MIN

Accidental Injury and Critical Illness Insurance Webinar

#### CONCORDIA RETIREMENT SAVINGS PLAN 403(B)



46 MIN

Preparing Employers for Concordia Retirement Savings Plan Spring Enrollment



10 MIN

Administering the Concordia Retirement Savings Plan 403(b)




## Employer Webinars Page:

Register for upcoming webinars or watch on demand. Topics include:

- Concordia Health Plan
- Mental Health
- CRSP 403(b)
- Concordia Retirement Plan
- HR Services
- ...and more!

# Tools and Resources: Sample Benefits Calendar

To start, here are some resources that will provide you with the information needed to properly administer the plans and remain in compliance.

-  **Administrative Quick Start Guide**  
This guide provides a brief overview of your role in administering the Concordia Plans benefits. It is sure to become your go-to reference.  
[VIEW THE GUIDE →](#)
-  **CPS Overview Brochure**  
A comprehensive overview, this brochure will provide a quick introduction to Concordia Plans and the products that we offer.  
[VIEW THE BROCHURE →](#)
-  **CPS Employer Calendar**  
This calendar provides general timing for annual CPS activities.  
[VIEW THE CALENDAR →](#)

*Items with an asterisk (\*) apply only to ministries with a calendar-year plan year. If you are an off-cycle employer (meaning your health plan renewal is not January 1), this timing does not apply. Please discuss timing specific to your ministry with your Account Manager.*

## Concordia Plans Employer Calendar

This calendar provides general timing for CPS activities. Specific details will be shared in the monthly Connecting the Dots employer newsletter.

<b>JANUARY</b> New health benefits go into effect; member ID cards received* Cumulative Vitality Tax report sent; use to prepare W-2s CPS mails tax forms (1095B, 1099R, etc.) to active workers and retirees	<b>FEBRUARY</b>	<b>MARCH</b> CRSP 403(b) - Annual ProManage rebalance	<b>APRIL</b>
<b>MAY</b> Mental Health Awareness Month	<b>JUNE</b>	<b>JULY</b>	<b>AUGUST</b> Health plan rates are available through your Account Manager* Rate letters are mailed*
<b>SEPTEMBER</b> Employer Benefits Election period*	<b>OCTOBER</b> Begin preparing for Member Open Enrollment*	<b>NOVEMBER</b> Member Open Enrollment period*	<b>DECEMBER</b> Prepare and submit Annual Compensation Report for upcoming year salaries Member ID cards are mailed*

*\* This applies only to ministries with a calendar-year plan year. If you are an off-cycle employer (meaning your health plan renewal is not Jan. 1), this timing does not apply. Please discuss timing specific to your ministry with your Account Manager.*

# Administrative Information for Treasurers and Business Managers

- The ***Administrative Information for Treasurers and Business Managers*** (i.e., “***Treasurer’s Guide*”**) provides comprehensive information for all the Concordia Plans and instructions on how to administer plans for unique situations.
- This document is currently under construction and will be re-published soon.



Administrative Information for Treasurers and Business Managers

This guide provides complete information and detailed responsibilities for administering the Plans.

[VIEW THE GUIDE →](#)

## New Treasurer’s Guide Coming Soon

If you have immediate questions, please reach out to your account manager.

Administrative Information for  
Treasurers and Business Managers

# Administrative Quick Start Guide



## Administrative Quick Start Guide

This guide provides a brief overview of your role in administering the Concordia Plans benefits. It is sure to become your go-to reference.

[VIEW THE GUIDE →](#)



- The responsibilities discussed today are outlined in the ***Administrative Quick Start Guide***.
- The Administrative Quick Start Guide provides a high-level summary of expectations. Please read the ***Administrative Information for Treasurers and Business Managers*** (once available) for more detailed information and a comprehensive list.



# ***Basic Employer Responsibilities***

# Inform

## 1. Inform all eligible full-time workers about the benefits they will receive through Concordia Plans.

- Eligibility varies by plan:
  - **Concordia Disability and Survivor Plan (CDSP), Concordia Retirement Plan pension (CRP), Concordia Retirement Savings Plan (CRSP) 403(b)\* and all voluntary benefits:** All workers who work more than 20 hours per week and expected to work more than five consecutive months.
  - **Concordia Health Plan (CHP):** All workers who meet the hourly eligibility requirement set by your ministry and expected to work more than five consecutive months. These options include:
    - More than 20 hours
    - More than 25 hours
    - More than 30 hours
    - 30 hours or more

*\*CRSP may be offered to part-time workers if your ministry has chosen that option.*



# Inform: Legal Notices

## Legal Notices

If you offer the Concordia Health Plan, be sure to share these legal notices and documents with your workers. As an employer, it is your obligation to provide the following notices and documents to your **new** workers:

- For all employees regardless of CHP eligibility:
  - Marketplace Notice – should be provided within 14 days of the worker's start date.
    - [Version for employers who offer a health plan to some or all employees.](#)
    - [Version for employers who do not offer a health plan.](#)
  - [Children's Health Insurance Program \(CHIP\) Model Notice](#)
- The following notices should be given to all new workers who are **eligible** for the CHP.
  - Summary(ies) of Benefits and Coverage (SBC) for the health plan option(s) you offer.
  - Dental/Vision At-a-Glance document(s).
  - [Legal Notices Summary.](#)
  - [Women's Health and Cancer Rights Act Notice.](#)
  - [HIPAA Notice of Privacy Practices.](#)

For **current** workers the following notices need to be provided:

- [CHIP Notice](#)
- Summary(ies) of Benefits and Coverage (SBC) for the health plan option(s) you offer
- Dental/Vision At-a-Glance document(s)
- [Legal Notices Summary.](#)
- [Women's Health and Cancer Rights Act Notice.](#)
- [HIPAA Notice of Privacy Practices.](#)

Please note that Concordia Plans provides all these notices prior to Open Enrollment. So, you only need to provide these notices to current workers who increase their hours and become eligible for CHP coverage during the plan year outside of the Open Enrollment period.

***ConcordiaPlans.org/WelcomeWorker***

***TIP: Visit [ConcordiaPlans.org/Plans](#) and scroll down to the Legal Notices section to easily access these documents.***

# Enroll Eligible Workers

## 2. Enroll all eligible full-time workers within 60 days of their eligibility for the plans your ministry offers.

**All eligible workers must be enrolled in CRP and CDSP and offered the opportunity to enroll in other plans offered, such as CHP, CRSP, Voluntary Products, etc.**

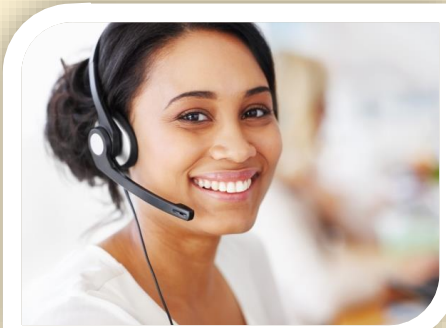
- Benefit eligibility date = first day of the month coinciding with or next following their full-time start date.
- If your ministry has a probationary period on file with CPS, the eligibility date will automatically be delayed by the length of the probationary period. (For example, if your probationary period is 30 days, eligibility date + 30 days.) The maximum length for a probationary period is 60 days.
- When you are reporting newly hired or newly eligible workers to CPS, you should provide their first day worked or the first day in which they were benefits eligible. CPS will apply the appropriate probationary period to that member's benefits record.
- If you believe there are eligible workers employed by your ministry who were not enrolled or offered the opportunity to enroll, please contact your Account Manager.

# Enroll Eligible Workers (Continued)

**TIP:** You can submit worker enrollments in the following ways.

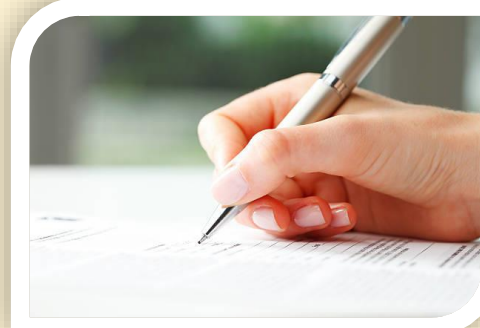
## Call CPS

We'll create an enrollment event the member can complete on the Member Portal or enter the member's election.



## Enrollment Form

Employer Forms are located at [ConcordiaPlans.org/EmployerForms](https://ConcordiaPlans.org/EmployerForms).



## Employer Portal

Certain employer contacts can enter enrollments directly into the Employer Portal. If you feel this option best suits your ministry, please contact CPS.



# Payroll Deduct

## 3. Initiate and maintain payroll deductions for workers' contributions.

- **For the CHP:** Calculate each worker's medical, dental and vision contributions after the employer cost-share has been applied and deduct the appropriate contribution amounts in your payroll system.
- **For Supplemental Life, Accidental Death and Dismemberment Insurance (AD&D), Accident Insurance (AI) and Critical Illness Insurance (CI):** Deduct the entire contribution amount for each enrolled worker in your payroll system.
- You will be notified by CPS via email when a worker makes a change to their election that might result in changes to payroll deductions; update your payroll deductions accordingly.  
*Please note that these notification emails have been temporarily paused to be re-configured into the new Employer Portal. We are working to reinstate them as soon as we can. Please contact CPS with questions in the interim.*

# Report Changes

## 4. Report worker changes to CPS within 30 days of the change.

These changes include but are not limited to:

- Terminations of employment, including retirement.
- Changes to compensation as a result of updates to duties or hours worked.
- Changes to hours worked that impact full-time eligibility.

### Report worker changes in the following ways:

- Call CPS
- Submit a form
- Employer Portal

***TIP: Look for eSign forms!***

#### eSign Forms:

[Death Notification Form \(40153\) - eSign Edition](#)

[Disability Submission Form \(40152\) - eSign Edition](#)

[Flexible Spending Account Enrollment Form \(HealthEquity\) - eSign Edition](#)

[Health Savings Account Application \(HealthEquity\) - eSign Edition](#)

[Worker Status Verification for Workers on Disability \(11176\) - eSign Edition](#)

[Worker Change or Termination Report - Ineligible for Benefits \(21055\) - eSign Edition](#)

# Instruct Workers to Report Changes

## 5. Instruct workers to promptly make changes to their benefits for Qualifying Life Events.

Your workers can report Qualified Life Events using their Member Portal. These changes include but are not limited to:

- Changes in family status (marriage, divorce, new child).
- Enrollment in or changes to voluntary products like Supplemental Life or Accidental Death and Dismemberment Insurance (AD&D).

*Member enrollment forms are located at **[ConcordiaPlans.org/Enroll](https://ConcordiaPlans.org/Enroll)**.*



# Instruct Workers to Report Changes: Member Portal

Hi CARRIE

CONCORDIA PLANS

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

TOOLS, STATEMENTS & DIGITAL ASSISTANT

**MY BENEFITS**  
MONTHLY COST TO YOU FOR YOUR BENEFITS

Benefits	Coverage Options	Coverage Details
Medical		
Dental		
Vision		
Vitality		
Employee Assistance Program		

View all benefit selections View my coverage

**BENEFITS MANAGEMENT**

Enroll or make changes

**AVA**

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

Start Ava

## 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
<b>Life Event</b>		
Birth/Adoption	60 days of the event date	Start >
Divorce	60 days of the event date	Start >
End member or dependent CHP: other coverage/Medicaid/Medicare	30 days of the event date	Start >
Enroll member or dependent in CHP after loss of coverage	60 days of the event date	Start >
<b>Any Time Change</b>		
Beneficiary Change	n/a	Start >
CRSP 403(b) Contribution Change	n/a	Start >
Enroll or Change Contributions for HSA	n/a	Start >
Voluntary Benefits Change	n/a	Start >

View my election history

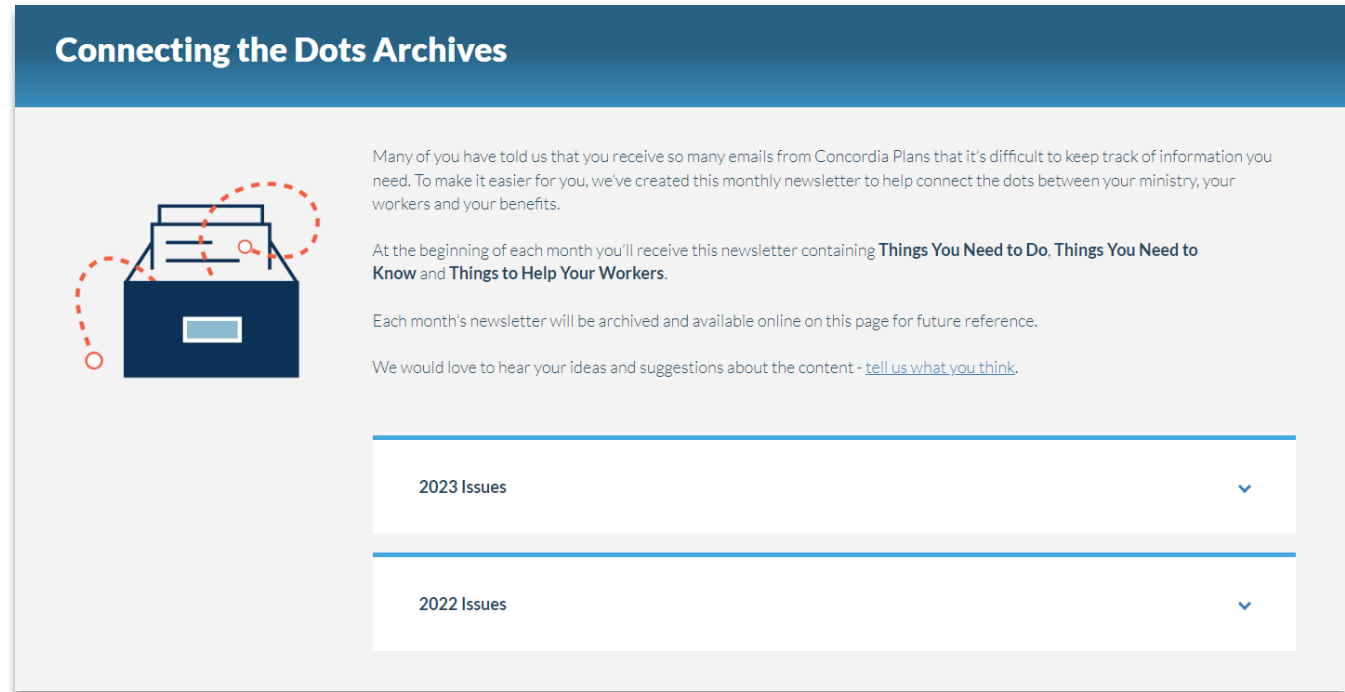
**TIP:** Members can visit [ConcordiaPlans.org/portalhelp](https://ConcordiaPlans.org/portalhelp) for instructions and tutorials on updating their benefits using their Member Portal.

# Read Newsletter

## 6. Read the monthly employer newsletter, *Connecting the Dots*, to learn important updates and share with your workers.

The newsletter is emailed to all ministry and district contacts. If you'd like additional contacts to receive the newsletter, please reach out to your Account Manager.

**TIP:** Bookmark [ConcordiaPlans.org/dots](https://ConcordiaPlans.org/dots) to easily access previous versions of the employer newsletter.



**Connecting the Dots Archives**

Many of you have told us that you receive so many emails from Concordia Plans that it's difficult to keep track of information you need. To make it easier for you, we've created this monthly newsletter to help connect the dots between your ministry, your workers and your benefits.

At the beginning of each month you'll receive this newsletter containing **Things You Need to Do**, **Things You Need to Know** and **Things to Help Your Workers**.

Each month's newsletter will be archived and available online on this page for future reference.

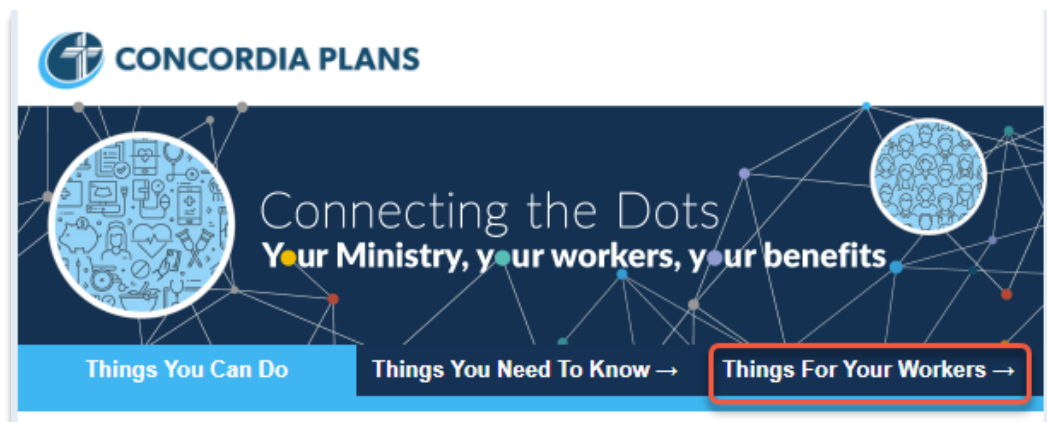
We would love to hear your ideas and suggestions about the content - [tell us what you think](#).

- 2023 Issues
- 2022 Issues

# Share Information

7. Share any notice or other communication from CPS pertaining to the Plan(s) or its operation that is intended for your workers and/or Plan members.

This includes updates provided in the employer newsletter or other information provided by CPS via US mail, email or in the employer portal.



**TIP:** Check out the “Things For Your Workers” section each month in the employer newsletter for timely information.

# Review and Pay Invoices

**8. Review all invoices received for accuracy and report discrepancies or concerns to CPS.**

**9. Pay all invoices when received and due.**

- Invoices are distributed or around the **5<sup>th</sup> business day of the month.**
- Payment is due **the last day of the month.**
- CPS provides a 30-day grace period prior to charging a 1% finance charge per month (compounded monthly) on any contribution past due.

**Sample invoicing scenario:**

- Billing Period: February 2024.
- Enrollment data is pulled from the billing portal on 2/1/2024 (first business day in February). Employee benefit elections and changes entered on or after 2/1/2024 will appear on the March 2024 invoice.
- Invoice is mailed on/around 2/7/2024 (5<sup>th</sup> business day in February).
- Payment is due 2/29/2024.

# Review and Pay Invoices (Continued)



**TIP:** Contact CPS to discuss electronic invoices and payments in the new Employer Portal.

# Report and Tax: GTL

## 10. Report and tax workers' imputed income resulting from Group-Term Life (GTL) Insurance.

- The **Concordia Disability and Survivor Plan (CDSP)** pays death benefits to beneficiaries upon the death of an enrolled worker or an enrolled dependent.
- These benefits have been ruled by the IRS as taxable group-term life insurance benefits.
- To help your ministry more accurately adjust payroll deductions for this taxable benefit, you will receive an annual GTL Report for all of your workers at the beginning of each year, followed by a monthly mailing that includes changes only. If your workforce has no changes from the previous report, a new report will not be sent that month.
- GTL reports are currently sent via US Mail, typically the 3<sup>rd</sup> week of the month. If you have questions about your report or the timing of your report, please feel free to contact CPS.



# Report and Tax: GTL

Visit [ConcordiaPlans.org/GTL](https://ConcordiaPlans.org/GTL) for additional details and a link to an informational recorded webinar.

## Group-Term Life



**Group-Term Life Reporting**  
July 27, 2021, 1:00pm – 2:00pm (Central Time)  
Presented by Erica Krull  
Enrollment and Eligibility Representative

### Resources

- [Group-Term Life Insurance Reporting; Webinar](#)
- [Group-Term Life Insurance Reporting; Webinar Slides](#)
- [Group-Term Life Reporting FAQs](#)
- [Group-Term Life Insurance Instructions](#)

### Solve the group-term life puzzle

Group-term life reports can be kind of a puzzle. Don't try to solve it on your own! Join us Tues., July 27 at 1 p.m. CT for a webinar that will provide an overview on

1

CONCORDIA PLANS

1:06:46

The **Concordia Disability and Survivor Plan (CDSP)** pays death benefits to beneficiaries upon the passing of an enrolled worker or an enrolled dependent. These benefits have been ruled by the Internal Revenue Service as taxable group-term life insurance benefits.

# Submit Annual Compensation Report (ACR)

## 11. Submit an Annual Compensation Report (ACR) to for all full-time workers (employed more than 20 hours per week and more than five consecutive months) at the end of the calendar year.

- ACR forms are available to ministries in November and due January 31, every calendar year.
- 2024 ACR forms were mailed to all ministries on 11/7/2023.
- Please complete your ACR by 1/31/2024. You may still submit your ACRs after January 31, however, fees associated with the late reporting may apply.

### Annual Compensation Reports

#### 2024 ACR Submissions

Annual Compensation Reports (ACRs) are necessary to ensure accurate billing and proper benefits for your workers. **If your ministry previously used the ACR Online Tool, please note that this tool is not available for 2024 submissions.** Instead, ACR forms will be mailed to your ministry. Please be on the lookout for the mailed forms. Additional details will be posted to this web page and shared in the [monthly employer newsletter](#).

If you have not yet submitted your 2023 ACR, please contact CPS to obtain a copy of your printed form or provide 2023 salaries to a representative.

If you are reporting compensation for a multiple parish arrangement, special rules apply. Only the "contact congregation" is required to report compensation. [Click here](#) for more information.

**Eligibility for participation in the CRP and CDSP**

Plan provisions require that any worker, regardless of age, gender, occupation, or faith, who is customarily employed more than 20 hours per week and more than five consecutive months be enrolled in the Concordia Retirement Plan and Concordia Disability & Survivor Plan. A worker meeting this criteria is also eligible for the Concordia Retirement Savings Plan-403(b). If you offer this plan, and may be eligible for the Concordia Health Plan, depending on your organization's hour's declaration for eligibility. These provisions apply to all workers—pastors, teachers, and preschool teachers, as well as day care workers, custodians, secretaries, cafeteria workers, and other occupations.

Not reporting eligible workers or accurate compensation can cause adverse financial consequences to the employer and/or the worker; make sure that eligible workers are enrolled and their compensation reported on an annual basis.

**CPS USES THE ANNUAL COMPENSATION REPORT (ACR) TO ACCURATELY:**

- Calculate your organization's contributions for Concordia Retirement Plan and Concordia Disability & Survivor Plan.
- Determine disability, death and retirement benefits for your workers.
- Create an accurate Personal Statement of Benefits for your workers.

Visit [ConcordiaPlans.org/ACR](https://ConcordiaPlans.org/ACR)  
additional information.

# Basic Employer Responsibilities: ACR

***Q: What if my ministry's fiscal year does not end on 12/31?***

A: Regardless of your ministry's fiscal year or budget period, you should complete and submit an ACR to report compensation that will be in effect on January 1 of the following year. This allows Concordia Plans to adjust any applicable worker benefits for the upcoming year.

***Q: What if my staff does not work a full calendar year?***

A: For schools whose staff works only 9 months out of the year, you should report on the base salary they earn. For example:

- Hourly rate x weekly hours x number of weeks working during the school year. (Do not exclude holidays or vacations.)
- \$15 per hour x 35 hours per week x 24 weeks in the school year = \$21,000
- If the school employee works for the entire 12 months, you should calculate the annualized salary across all 12 months.

## Additional Responsibilities: Vitality

**If your ministry offers the CHP, report and tax workers on the value of rewards redeemed through the Vitality Wellness Platform (available to workers with their enrollment in the CHP).**

- The value of rewards redeemed by each employee and/or their covered spouse in the Vitality Wellness Platform must be included in the employee's gross income and should be treated as a payment of wages.
- These noncash wages are subject to FICA/SECA tax and applicable federal and state taxes, and should be included on the employee's Form W-2.
- Do not pay the employee the rewards because they were paid by Vitality.
- Vitality tax reports are mailed by CPS around the 10<sup>th</sup> of every month.

# Additional Responsibilities: Other Plans

Additional requirements for the plans listed below can be found in the ***Quick Start Guide, Administrative Information for Treasurers and Business Managers*** and the **official Plan documents**.

Refer to these resources to learn about your administrative responsibilities for these plans:

- Concordia Retirement Savings Plan (CRSP) 403(b)
- Personal Spending Accounts (PSAs)
- Supplemental Life Insurance
- Accidental Death and Dismemberment Insurance (AD&D)
- Accident Insurance (AI)
- Critical Illness Insurance (CI)



# CONCORDIA PLANS

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