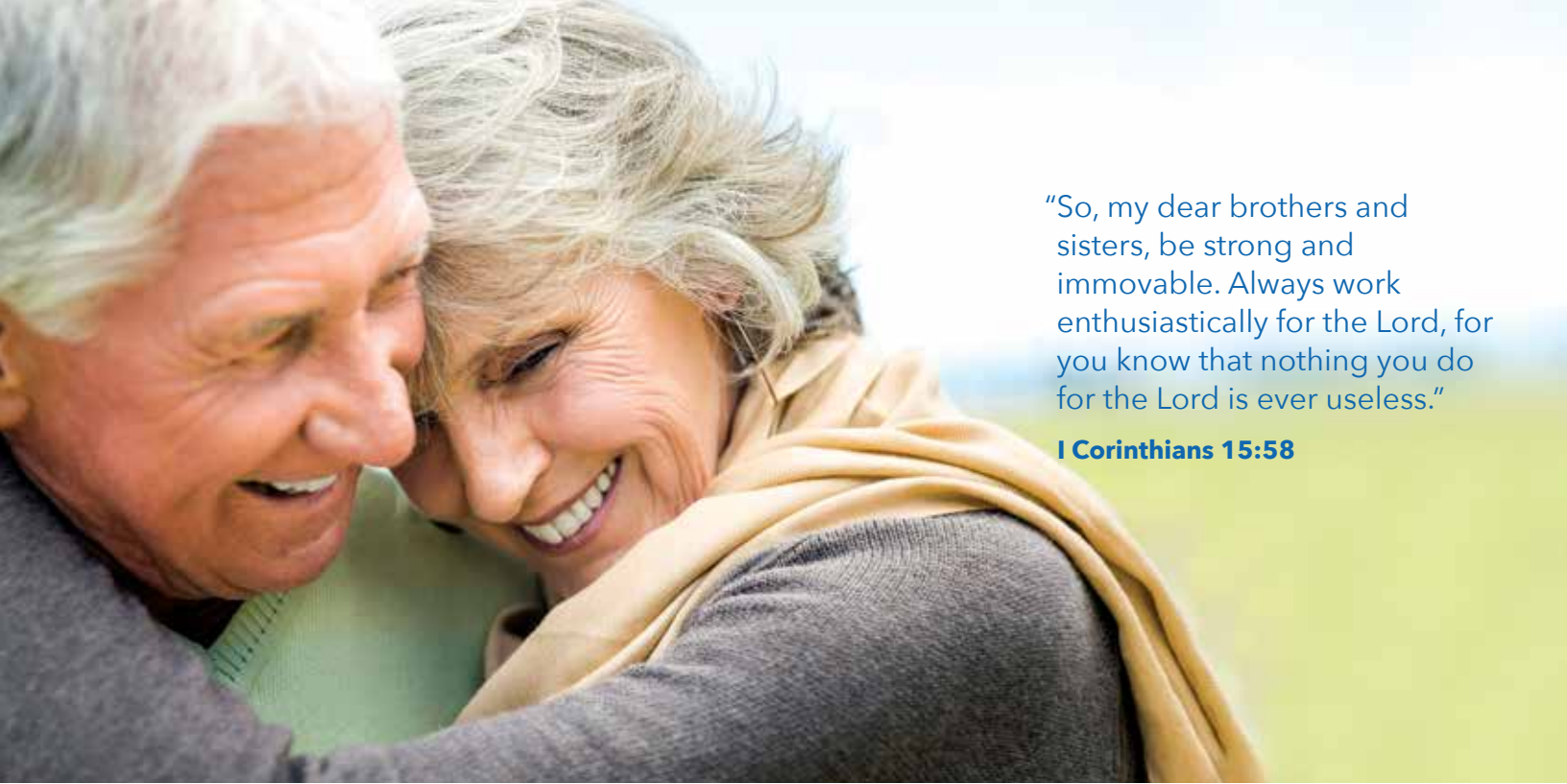




Total Benefits, Total Commitment to Our Community

Benefits and resources that help us all preserve the promise



“So, my dear brothers and sisters, be strong and immovable. Always work enthusiastically for the Lord, for you know that nothing you do for the Lord is ever useless.”

I Corinthians 15:58

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This brochure provides a summary of the benefits provided by Concordia Plan Services. Your employer determines the benefit package available at your location, which may not include everything covered in this guide. Every effort has been made to ensure the accuracy of this summary; however, if there is any conflict between the information in this summary and the actual terms and conditions of the Plans, as stated in the Official Plan Documents that control the Plans, the latter will govern.

A Promise to Support Total Wellness

Welcome to Concordia Plan Services

As a worker within The Lutheran Church–Missouri Synod (LCMS) and a member of CPS, you are part of an important relationship—one designed to enhance the health and financial security of each other. By working with CPS to offer benefits that support your physical, mental, spiritual and financial health, your employer makes it easier for you to focus on the work of the Church.

Why CPS?

For CPS, preserving the promise means supporting that shared commitment to each other with both excellence and devotion to our shared faith. LCMS employers know they have a resource to meet their workers' benefits needs, throughout their career and well into retirement. We do this by providing flexible benefit packages for employers to provide to their workers and by working with respected benefit administrators. We continually monitor market offerings to ensure our benefits remain competitive. And—importantly—we keep our conscience and Christ-centered beliefs at the core of benefit program decision-making.

You and your family can count on CPS for financial assistance through the Concordia Plans in times of need, whether it's the birth of a baby, major heart surgery, an accident or illness which prevents you from working, an unexpected death, or retirement after a lifetime of service to our Lord.

We want to make sure you get the most value from the benefits, programs, and services CPS provides. This booklet provides an overview of the many benefits and services we offer. Your employer determines the benefit package available at your location, which may not include everything covered in this guide. Check with your employer or sign in to your online benefits portal at myCPS.org to learn more about your specific benefits. Read on for more information and be sure to visit us at ConcordiaPlans.org.

About CPS

Concordia Plan Services is the LCMS benefits provider of choice for more than 6,000 congregations, schools, universities, seminaries and other organizations in the United States and in mission fields worldwide. Our values of integrity, compassion, excellence, stewardship and accountability guide us as we carry out our mission to help LCMS ministries preserve the promise to provide quality benefits and services that support workers and their families throughout their service and retirement.

60k+
members

More than 60,000 members are covered by our Concordia Plans

A Promise to Care for Your Total Health

Did You Know?

The Concordia Health Plan pays out between \$220 million and \$240 million per year in healthcare claims. It is estimated that 35% of those claims could have been prevented or reduced by lifestyle changes (e.g., smoking cessation, weight loss, preventive testing, proper medication use).

The *Be Well...Serve Well* health and wellness initiative provides programs and resources designed to help you live a healthier lifestyle so that you can be there for your family and ministry. And, because the CHP is a self-funded plan, the savings gained through a healthier population can have a significant and direct benefit for CHP employers and members.

Your Coverage Through the Concordia Health Plan

The CHP is a comprehensive plan that offers coverage for all of your health needs, including medical, dental, hearing and vision. Plus, you have access to valuable services, like the Employee Assistance Program as well as health and wellness programs, to help you juggle life's demands and be the best you can be. For information about coverage under the CHP, please visit ConcordiaPlans.org.

Your Medical Coverage Includes Free Preventive Care

Your employer has the flexibility to offer one or more of the CHP medical plan options to its workers. Each has a different deductible amount and slightly different coverage. With the CHP, you are covered for your medical needs, from office visits to hospital stays to emergency care. Coverage includes prescription drugs, mental health and more. Preventive medical care (excluding contraceptive services) is covered at 100% under most plan options. We know that serving to the best of our ability requires good health. Full preventive care coverage supports you in taking active control of your health by getting appropriate check-ups and screenings at recommended intervals. The network and benefits administrator varies by CHP options and we do follow their age and frequency guidelines for care. See back cover for more information.

Your Dental Coverage

The CHP also offers preventive dental care at no cost. You also have coverage for everything from basic dental care to oral surgery or orthodontia expenses. Cigna Dental is the network and benefits administrator.

Have a Question About Your Medical Plan or Coverage?

CPS is here to support you by answering questions and directing you to additional information and resources to make sure you get the most from your coverage. Be sure to call us at 888-927-7526 or email info@ConcordiaPlans.org if you have a question. Members can also visit their online benefits portal at myCPS.org or our website for general information at ConcordiaPlans.org.



Personal Spending Accounts

Depending on which CHP Option you have—and whether your employer chooses to offer a personal spending account—different types of accounts can help you pay for your out-of-pocket healthcare costs, such as deductibles and other eligible expenses. You may have access to a flexible spending account (FSA), a health reimbursement arrangement (HRA) or a health savings account (HSA).

To learn more about FSAs, HRAs and HSAs, call CPS at 888-927-7526.

Consider Lutheran Church Extension Fund (LCEF) for your HSA

LCEF makes it easy for eligible CHP members to set up and use their HSA. For more information, call LCEF at 800-843-5233 or visit lcef.org. (Not recommended for Health Wise Plus 3000 Option.)

Hearing & Vision

Hearing Care Discounts

You have access to several resources for discounted hearing aids and services—HearUSA, Cigna Healthy Rewards and VSP. For more information, visit ConcordiaPlans.org. You can also login to myCPS.org and click on “Benefit Providers.”

Vision Care Benefits

The CHP includes vision benefits, administered through Vision Service Plan (VSP). In addition, you can access discounts and savings related to laser vision correction, prescription glasses and contacts when purchased through a VSP provider. For details, visit ConcordiaPlans.org, sign into myCPS.org, or call VSP at 800-877-7195.

Did You Know?

Routine eye exams often reveal underlying conditions. Be sure to make an appointment with your eye care professional each year to make sure potential issues are caught early. **Be Well...Serve Well!**

You'll receive the personal support you deserve



Members feel comfortable calling us with any question—and that's the way we prefer it.

At CPS, our work is more than just a job—when members need us, we take it personally. The Customer Care Specialists in our Call Center are the ones who will pick up the phone (yes, you will talk to a real person!) when you need assistance with plan or benefit issues.

When you call our Customer Care Specialists, you get more than benefits expertise—you get energetic, caring advocates who want to partner with you to get the most out of your benefits.

We know you have more important things to do than worry about benefits. That's why we're here—we'll take the time to listen, explain and resolve issues.

At CPS, we're proud of living by the Golden Rule and are grateful for all of our employees who reinforce it every day.

We invite you to call

888-927-7526

or email us at

info@ConcordiaPlans.org

if we can assist you in any way.

Our hours are Monday through Friday, from 7:00 a.m. until 5:00 p.m. Central Time.

24/7

**Access the EAP
24 hours a day,
seven days a week**

Simply call 866-726-5267, or
visit cignabehavioral.com.

Vitality™

Earn Incentives through Vitality

Vitality promotes healthful habits to create a culture of well-being. CHP members and their enrolled spouses can each earn Vitality bucks during the calendar year. It's easy to earn rewards for efforts like:

- Physical activity
- Preventive screenings
- Online education courses
- Healthier grocery shopping
- Participating in sports leagues
- CPR and First Aid Certification

Visit BeWellServeWell.com and get started with Vitality today!

Employee Assistance Program (EAP)

As a member of the CHP, you and your family have access to a wide range of services whenever you need help through the EAP. The EAP experts will make sure you have access to just the right type of help, whether it's counseling, educational information or other support resources. They'll even do all the legwork in identifying your options for specific needs, such as finding the right childcare provider or an in-home health professional for aging parents.

Be sure to tap into a wealth of confidential resources to support personal needs, including:

- Dealing with marital or family difficulties
- Managing stress or anxiety
- Finding professional legal and financial assistance
- Identifying options in your area for childcare, senior living resources and pet care
- Access to Healthy Rewards® discounts

The EAP will provide referrals to professional resources in your area including many Christian counselors. The EAP covers up to six free face-to-face sessions with a counselor, per issue, per year, plus unlimited telephonic assistance. In addition, Cigna Behavioral Health offers a wealth of information and resources on its website at cignabehavioral.com.

Health & Wellness Programs

Concordia Plan Services is committed to supporting your good health. That's why we offer health and wellness tools and resources for you and your family through the CHP. Not only do the resources assist workers in reaching their health goals and enjoying a higher quality of life, but they also help control the ever-rising cost of healthcare. When each of us is committed to maintaining or improving our health, we are working together to reduce the costs for both workers and employers.

Vitality Health Review

Taking charge of your health starts by understanding your health risks and your current health status. Taking the Vitality Health Review will reveal your Vitality age which may be different than your biological age. Your Vitality age is determined by your responses to the assessment questions along with your biometric numbers (cholesterol, blood pressure, etc.). Once you've discovered your Vitality age, you can then set goals to improve your health status and improve your Vitality age. The health review results will also address what you are doing properly to care for your health and what are some areas of concern that may need improvement. To access the Vitality Health Review, go to BeWellServeWell.com and click on the Vitality link.

24-Hour NurseLine*

Health concerns don't always happen between 9 and 5. That's why the CHP provides telephone access to a registered nurse 24 hours a day, seven days a week, 365 days a year. Call 800-605-6621 to get answers to your health questions, direction on when and where to seek medical care and help choosing a medical provider.

Healthy Pregnancies, Healthy Babies*

Attentive maternity care is key to healthy moms and babies. Workers and their dependents are eligible for this maternity program, which offers a comprehensive clinical assessment, maternity care management plans and education and self-care tools.

In addition, CHP members and dependents can earn a cash incentive for completing this program. When a member enrolls by the end of her first trimester, she receives \$150; she receives \$75 if enrolled by the end of her second trimester. To enroll in Healthy Pregnancies, Healthy Babies call 800-605-6621.

Cancer Support Program*

This program offers resources to CHP members whose lives are impacted in various ways by cancer. The program supports members and their families throughout the different stages of the disease, including prevention strategies, treatment and end-of-life planning. To enroll in the Cancer Support Program, call 800-605-6621.

Concordia Total Health Team*

The Concordia Total Health Team offers one-on-one personal attention from Total Health Coaches such as registered nurses, nutritionists, health coaches, licensed counselors/therapists and other health specialists. They are prepared to provide education, develop action plans, provide support to improve your health and wellness, and reinforce behavior changes to help monitor and manage health issues. Your Total Health Coach will set up times to talk with you over the phone or through email. They can assist with different health issues, such as:

- Diabetes
- Digestive conditions
- High blood pressure
- Low back pain
- Stress management
- Weight management
- Depression
- Heart disease
- High cholesterol
- Respiratory disease
- Tobacco cessation

There are also specialty teams that can assist with:

- Autism
- Eating disorders
- Drug and alcohol addictions

To begin working with a personal health coach, call 800-605-6621 or email ConcordiaTotalHealthTeam@cigna.com.

**Members enrolled in Whole Health options should visit Kaiser Permanente's website at my.kp.org/Concordia for their program information.*



Did You Know?

You can find resources designed to support your journey toward wellness in the Be Well Serve Well section of our website, ConcordiaPlans.org/bewell or by signing in to myCPS.org.

You will find helpful links, informational videos, fitness articles, healthy recipes and more.

A Promise to Support Your Retirement

Helping active workers and retirees secure their retirements is central to Concordia Plan Services' mission. We offer a retirement program that offers a mix of benefits, providing:

- The stability of an employer-funded pension plan through the Concordia Retirement Plan; plus
- An opportunity for workers to save and manage their own money through the Concordia Retirement Savings Plan

While CPS and your employer are here to support you with benefits and programs that will help you plan for the retirement you deserve, it's up to you to make the most of them and to consider how CPS benefits work with your other personal retirement savings to help you meet your goals. CPS offers retirement planning workshops and other tools and resources to help you prepare for your retirement.

Your employer determines the retirement plan options available at your location. Check with your employer or call Concordia Plan Services at 888-927-7526 to see which options are available for you.



Pictured here are Steve and his wife Candy.

My Experience with Concordia Plans Services

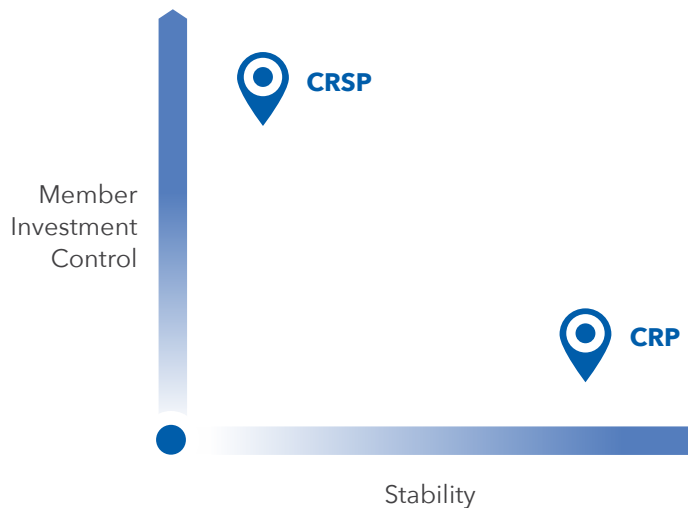
"My ability to retire has been at the hands of Concordia Plans, and I can't thank Concordia enough."

- Steve Dickhudt

CRP member and retired LCMS teacher with 38 years of service

Learn More About Concordia Plan Services Retirement Benefits

Visit myCPS.org to access Retirement Connection, our online retirement and financial planning resource. Through Retirement Connection, you can access information about your individual benefits, calculate projected retirement income, model different scenarios and initiate your retirement.



Concordia Retirement Plan

The CRP is a defined benefit plan, meaning the benefit amount paid to the member at retirement is clearly defined. You are not responsible for contributions or making investment decisions. Depending on your employer's benefit elections, you may be enrolled in either the Traditional Option or the Account Option of the CRP. The CRP provides peace of mind to members since it is the responsibility of CPS and its best-in-class consultants to manage the Plan. This results in best practices being followed in the investing and monitoring of funds contributed by the ministries of the LCMS.

Concordia Retirement Savings Plan

The CRSP is a 403(b) employer-sponsored retirement savings plan, which allows members to enhance their retirement savings with their own contributions and control how those savings are invested.

The CRSP offers:

- **Low Fees!** The funds offered through the CRSP have institutional share classes, which means lower fund administrative fees.
- **Flexibility!** You can start, adjust, or stop contributions through the CRSP at any time by completing a new Salary Deferral Agreement.
- **Professional Help!** Whether you are a savvy investor or overwhelmed by the investment process, assistance is available for you.



Gain Tax Advantages While You Save

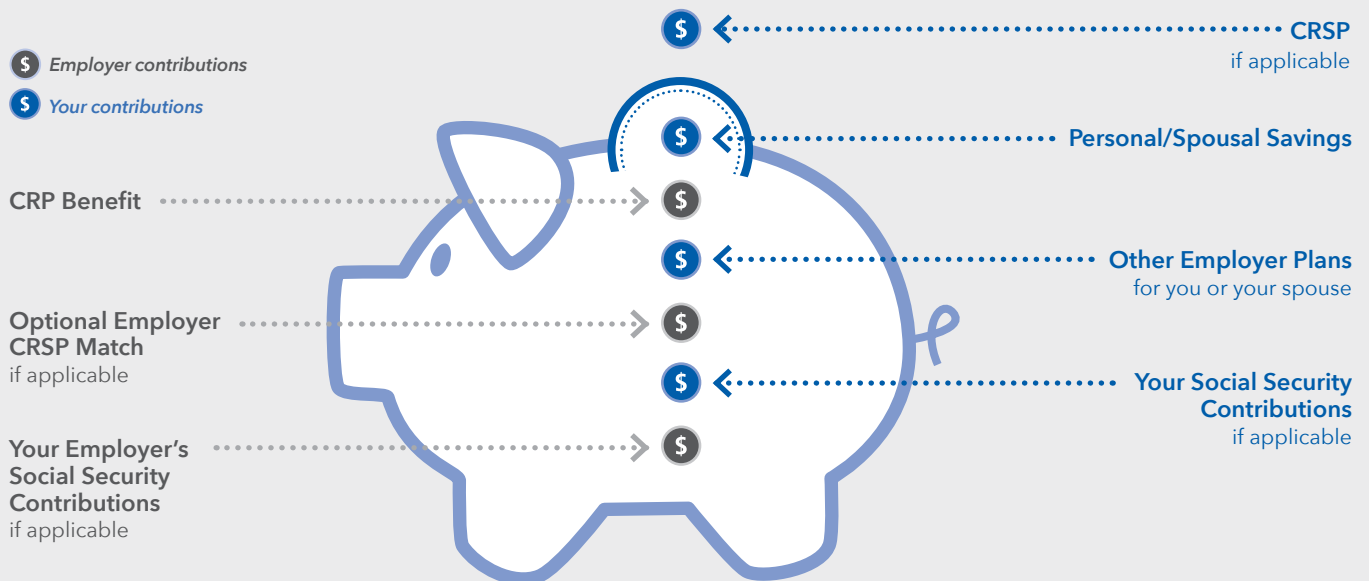
The CRSP offers you an opportunity to set aside **pre-tax dollars** not only to maximize your retirement savings, but to lower your taxable income.

The CRSP also offers **after-tax** savings opportunities with the Roth Option. When you save for retirement with after-tax money, you may receive tax-free qualifying distributions in retirement.

Consider how much you are able to save in the CRSP—even a 1% increase in your contributions can make a significant difference in your savings over time.

Sources of Your Retirement Income

Remember, the CPS retirement benefits are just a portion of your retirement savings.



A Promise to Protect You from the Unexpected

We all need the peace of mind of knowing we're covered if something goes wrong. Concordia Plan Services offers valuable protection to make sure you and your family are taken care of when it matters the most.

Concordia Disability & Survivor Plan

Disability Income

If you become unable to perform your job because of sickness, injury, or birth of a baby, you may be eligible for disability benefits. When you are under the regular care of a physician, after 14 consecutive days of total disability you may receive a monthly income benefit equal to 1/12 of 70% of your annual salary. Disability benefits may be reduced by certain factors.

Liberty Life Assurance Company (Liberty Mutual) manages disability claims and cases. For more information, visit ConcordiaPlans.org.

Pre-Retirement Lump-Sum Death Benefit

Worker's Death

Upon the death of an active worker (or a worker receiving CDSP benefits), a lump-sum benefit will be paid to the worker's named beneficiary(ies) or surviving spouse if a beneficiary is unnamed. The death benefit is a multiple of the worker's annual compensation, calculated as follows:

- Two times annual compensation, plus
- One times annual compensation for each eligible enrolled dependent child

The total minimum benefit will not be less than \$20,000, and the total maximum benefit cannot exceed six times the worker's annual compensation.

Dependent's Death

Upon the death of an eligible enrolled dependent spouse or child, while the worker is alive, a lump-sum death benefit of \$10,000 will be paid to the worker.

Consider The LCMS Foundation for will preparation and gift-planning services

Call 800-325-7912 or visit lfnd.org for more information.

Legal, Financial, and Grief Support

Legal, financial and grief support is available through LifeSuite Services through our partnership with Securian. LifeSuite offers three resources for you to use.

- Legacy planning information and resources are available for final arrangements, important directives and end-of-life planning. To use these services visit: [LegacyPlanningResources.com](https://www.legacyplanningresources.com).
- LifeWorks provides professional assistance with legal, financial and grief issues through unlimited telephonic guidance, comprehensive web and mobile resources, and one free 30-minute face-to-face consultation. Members can also have assistance drafting and reviewing legal documents including wills, power of attorney, health care directives and more. To use LifeWorks visit [LifeWorks.com](https://www.lifeworks.com) and enter user name lfg and password **resources**. Or you can call 877-849-6034.
- Travel Assistance is available 24/7/365 if you are more than 100 miles from home for business or personal travel. Visit [LifeBenefits.com/travel](https://www.lifebenefits.com/travel) for more information, or call 855-516-5433.

Beneficiary Financial Counseling

Beneficiaries who receive a death benefit of \$25,000 or more are eligible for counseling services through PricewaterhouseCoopers LLP at no cost. For more details and qualifying information, contact Securian at 866-293-6047.

Supplemental Life

Active workers are eligible for supplemental life insurance benefits through Securian. Term life insurance coverage is available for both workers and their dependent spouse and children. This is a voluntary benefit paid for by the worker, which is made available at very favorable group rates; premiums are paid directly to Securian. For more information, visit the Life & Loss section of [ConcordiaPlans.org](https://www.concordiaplans.org) or call Securian at 866-293-6047.

Accident Insurance Program

You may have access to worldwide 24-hour accident insurance protection through the Accident Insurance Program. This is a voluntary program with benefits between \$25,000 and \$300,000 available at low monthly costs. (The maximum benefit for missionaries serving overseas is \$100,000.) You may elect coverage for yourself or for you and your family. The program is administered by Securian and provides the following benefits:

- Accidental death benefit
- Accidental dismemberment benefit
- Plegia (paralysis of limbs) benefit

For more information, visit the Disability and Maternity section of [ConcordiaPlans.org](https://www.concordiaplans.org).

Will preparation services and other legal resources are also available to Concordia Health Plan members through the Employee Assistance Program.

See page 4 for more details.



Resources to Support Your Needs

CPS is here for you—give us a call at 888-927-7526 anytime you have a question about your benefits. Sometimes, you may want to speak with one of our benefit administrators; here is a handy directory.

Benefit	Administrator	Contact
Medical Benefits for Select, Choice, A-E, and HDHP Options	Blue Cross Blue Shield of Minnesota	800-793-6922
Prescription Drugs for Select, Choice, A-E, and HDHP Options	Express Scripts	800-789-7488
Medical and Prescription Drugs for All HMO and Health Wise Options	Cigna HealthCare	800-CIGNA (244-6224)
Medical and Prescription Drugs for All Whole Health Options	Kaiser Permanente	my.kp.org/Concordia
Dental Benefits	Cigna Dental	800-CIGNA (244-6224)
Vision Benefits	Vision Service Plan	800-877-7195
Hearing Care Discounts	HearUSA	800-442-8231
	Cigna Healthy Rewards	877-806-7062
	Vision Service Plan/TruHearing	877-372-4040
Employee Assistance Program	Cigna Behavioral Health	866-726-5267
Personal Health Coaching		
– For Whole Health Options	Kaiser Permanente	my.kp.org/Concordia
– For all other CHP Options	Concordia Total Health Team	800-605-6621
– For all BCBS Options	Omada	Omadahealth.com/Concordia
Individualized Health Program	Vitality	877-224-7117
FSA, HRA, HSA		
– For Whole Health Options	Kaiser Permanente	my.kp.org/Concordia
– For all other CHP Options	SelectAccount	800-859-2144
Concordia Disability and Survivor Plan	Concordia Plan Services	888-927-7526
Concordia Retirement Plan	Concordia Plan Services	888-927-7526
Concordia Retirement Savings Plan	Fidelity Investments	800-343-0860
Supplemental Life Insurance	Securian	866-293-6047
Accident Insurance Program	Securian	866-293-6047

Visit the CPS website at [ConcordiaPlans.org](https://www.concordiaplans.org) to access information on benefits, services, websites, and other contact information for our benefit administrators (see Service Providers under the Who We Are link on the home page).

You can also visit myCPS.org, your online benefits portal, for information on your benefits and links to our benefit administrators' websites.

Concordia Plan Services

The Lutheran Church—Missouri Synod
 P.O. Box 229007
 1333 S. Kirkwood Rd.
 St. Louis, MO 63122-9007
 888-927-7526

