



Administrative Information for Treasurers and Business Managers

2017 Guide



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Concordia Plan Services

More than 50 years ago, fellow LCMS members made a promise to each other—to enhance the health and financial security of our church workers. Today, your Concordia Plan Services (CPS) community (neighboring congregations, schools, care centers, universities, seminaries, and other LCMS organizations) along with the Concordia Plans continues to fulfill that promise.

Harnessing the collective resources of each ministry, CPS delivers health, retirement, disability, and other benefit programs and resources designed to care for past, present, and future servants in the LCMS, first and foremost because God first cared for us.

We're blessed to serve the ministries and workers who bring the good news of Jesus Christ to a world which so desperately needs His love. At CPS, we're dedicated to supporting you, your mission, and ministry!

Together, through your participation in the Concordia Plans, we can preserve the promise.



Plan Information

This guide is designed to provide information and resources for the administration of the Concordia Plans.

For detailed information on the Plans themselves and the benefits they offer, please visit our website, [ConcordiaPlans.org](https://www.concordiaplans.org).

The Concordia Plans

Concordia Health Plan (CHP)

The CHP provides medical coverage, health and wellness programs and tools, and access to Personal Spending Accounts. In addition to medical benefits, the CHP provides dental benefits, prescription drug benefits, vision care benefits, and hearing care discount programs. Enrolled workers also have mental health/substance abuse benefits including the Employee Assistance Program (EAP). See page 17 for more information.

Concordia Disability and Survivor Plan (CDSP)

Through the CDSP, workers receive income replacement during eligible periods of disability. The CDSP also includes a pre-retirement, lump-sum death benefit in the event of the death of the worker or an eligible enrolled dependent of an active worker. See page 21 for more information.

Concordia Retirement Plan (CRP)

The CRP has two options for employers to offer workers. They can choose to offer the Traditional Option or both the Traditional and Account Options.

The Traditional Option offers workers the Primary Retirement Benefit, which provides a monthly retirement benefit (pension) based on a formula using the worker's final average compensation and years and months of creditable service in the CRP.

The Account Option offers workers the Retirement Cash Account, a cash balance account in which the worker earns compensation credits and interest credits. The Account Option is only available for non-rostered workers. See page 25 for more information.

Concordia Retirement Savings Plan (CRSP)

The CRSP is a 403(b) retirement savings plan administered by Fidelity Investments®. Workers can save on a pre-tax basis or an after-tax Roth basis. See page 26 for more information.

Summary of Employer Obligations

Each employer, upon adoption of the plan(s), accepts the obligations described below and as they are amended by the Board of Trustees for the Concordia Plans. These “employer obligations” are based on the provisions of the applicable plans as adopted by each participating employer upon initial enrollment, and through the date that the participating employer formally withdraws or is withdrawn from participation.

Any or All of the Concordia Plans

1. To promptly inform full-time workers as defined by each Plan, including day care, lunch program, nursery school, and preschool workers, of their eligibility for membership in the Concordia Plans.
2. To promptly submit enrollment forms for each eligible worker and his/her dependents.
3. To promptly notify Concordia Plan Services of the employment of new workers; changes in the worker’s family status such as marriage, divorce, new child, etc.; terminations of employment; the granting and termination of leaves of absence; the commencement and termination of periods of disability; the annual compensation in effect on January 1 of each calendar year for all full-time workers, as well as mid-year compensation changes that are due to a change in duties, hours worked, or employee classification; and other facts or events that may be relevant in the operation of the plan(s).
4. To share with the members enrolled through the employer any notice or other communication from Concordia Plan Services pertaining to the plan(s) or its operation that is intended for the members.
5. To pay all plan invoices when received and due, ensuring continuous worker participation and enabling all benefits and claims to be processed as expected. Plan invoices may include an assessment of interest on delinquent contributions. Nonpayment of the required contributions may result in termination of coverage for all workers of the employer.

Additional Responsibilities for the CRP and CDSP

1. To furnish to Concordia Plan Services any information concerning the compensation and changes in the compensation of all workers in its employ to enable the accurate calculation of contributions and benefits for each worker.
2. To enroll each of its full-time workers and their eligible dependents (which includes a spouse and/or eligible children).
3. To pay the total contribution due for each worker.
4. To enroll all full-time, rostered workers in the Traditional Option of the CRP.
5. To enroll eligible full-time, non-rostered workers in the Traditional Option or Account Option (if elected) of the CRP uniformly according to the worker classification designation selected by the employer.
6. To implement the Eligibility Waiting Period (if elected) equally for all workers enrolled in the Account Option of the CRP.



Definition of Full Time

The definition of “Full-Time Worker” can vary from plan to plan. Please see page 11 for more information.

Definition of Compensation

CDSP and CRP contributions are a percentage of compensation. Compensation includes the basic wage or salary paid to a worker plus:

- 25 percent of the basic wage if housing is furnished rent-free to the worker by the employer as the worker's primary residence.
- Any cash utility allowance (paid directly to worker).
- Any cash housing allowance (paid directly to worker).

Compensation does not include bonuses, car allowances, cash allowances (except as listed above), or other forms of remuneration.

The maximum compensation on which CRP and CDSP contributions can be made is subject to IRS limits.

Additional Responsibilities for the CRSP

1. To promptly inform newly hired workers of their eligibility to contribute to CRSP and provide a Salary Deferral Agreement.
2. To transmit worker contributions for CRSP to Fidelity within 20 business days after the end of the month in which collected from the worker's paycheck.
3. To adhere to IRS regulations regarding the administration of 403(b) plans if there are workers contributing to more than one 403(b) provider.
4. To monitor worker contributions to 403(b) plans to ensure the worker does not exceed the annual IRS limits.

For additional information on CRSP administration, refer to the CRSP Employer Administrative Guide on our website, [ConcordiaPlans.org](https://www.concordiaplans.org).

Additional Responsibilities for the CHP

1. To offer the option of enrollment to each full-time worker and any eligible dependents they may want to enroll.
2. To obtain for Concordia Plan Services, in the case of a worker not desiring to enroll as a member or to enroll eligible dependents, a renunciation of the right to do so. A Reason for Non-Enrollment in the CHP Form should be submitted to Concordia Plan Services in order to preserve the worker's and/or dependent's special enrollment rights in the future.
3. To meet the minimum participation requirements of the plan, which include having at least 75% of eligible workers enrolled or Eligible Opt-Outs, and not offering another health plan (i.e., dual choice) alongside the CHP.
4. To notify Concordia Plan Services by the established annual deadline of the employer's annual election of a plan coverage option(s) to be effective for the following calendar year.
5. To pay, with respect to each worker participating in the CHP, at least 50% of the cost of self-only coverage for the worker.
6. To collect from each member, by payroll deduction, the portion, if any, of the contribution due from the member and to remit the same, together with the employer's share of the contribution, to Concordia Plan Services when due. However, for all purposes of the plan, Concordia Plan Services will assume that the employer is paying, without contribution by any member, 100% of the contributions due.
7. Employers contributing more than 50% of the self-only cost or contributing toward the cost of dependent coverage must make all such contributions on a uniform and nondiscriminatory basis for all workers in their employ.

Plan Adoption

When an employer adopts the Plans for the first time or readopts, all eligible workers are enrolled on the date of the employer adoption.

Employers newly adopting or readopting the CHP may also enroll in the CHP any person (former workers and their dependents) not employed but covered under the employer's prior plan and who, at the time of the adoption/readoption, is classified as:

- A disabled former employee or
- Covered by virtue of federal or state COBRA (including employee, former employee, spouse, former spouse, and child).

CHP coverage will only extend as long as the former health plan would have been available for that individual.

Probationary Periods

Employers can designate a probationary period for one or more classifications of their workers and wait to enroll such workers until after the probationary period expires (excludes ministers of religion on the LCMS roster). However, for Concordia Plan Services purposes, the period cannot exceed 60 days. In order for Concordia Plan Services to honor the probationary period, an employer must complete a Certification of Probationary Period form and have it on file with Concordia Plan Services. The probationary period will become effective for all affected workers hired on or after the first of the month following Concordia Plan Services' receipt of the Probationary Period form. The form allows an employer to have different designated periods for different classes of workers (clerical staff, day-care staff, etc.).

The probationary period, if elected, begins on the worker's initial hire date regardless of how many hours he/she works and must be applied consistently to all workers in the specified employee class. No Concordia Plans benefits are available during the probationary period.

A probationary period can be applied to a worker who is transferring from one enrolled LCMS employer to another.

Universities, colleges, and other non-qualified church-controlled organizations that offer the CRSP cannot use a probationary period to delay enrollment of workers in the Concordia Plans because they must comply with IRS 403(b) Universal Availability requirements.



Once an employer has adopted a resolution to participate in one or more of the Concordia Plans and submitted the appropriate paperwork to Concordia Plan Services, it will remain an enrolled, participating employer and be subject to the provisions of each Plan unless it goes through the steps to formally withdraw from participation. While an employer may have a vacancy for a period of time and/or have no eligible workers participating in the Concordia Plans, it is still considered a participating employer.

Contribution Rates

CHP rates:

CHP contributions are a flat dollar amount based on a geographic rating that reflects the cost of providing healthcare benefits in a local area, the CHP Option offered, and the class of coverage selected (Self only, Self and Spouse, etc.). CHP rates may be requested by contacting our office and asking to speak to your Employer Resources Team Member.

Administrative fees for Personal Spending Accounts are not included in the contribution rate for the CHP.

CHP rates for individual coverage (for retirees, surviving spouses, terminated workers, etc.) may differ from CHP employer-provided coverage. Please contact Concordia Plan Services for more information regarding rates for individuals.

CDSP rates:

Rates apply for workers on the Full and Offset Basis:

- Worker without dependents—1.2% of compensation
- Worker with dependents—2.25% of compensation

The employer pays the total cost for the CDSP.

Although the contribution rate is the same for Offset and Full Basis participation, a slight difference in benefits does exist. Workers on the Offset Basis will have their CDSP disability benefits reduced (or offset) by Social Security benefits. However, workers on the Full Basis prior to 1982 will not have their CDSP disability benefits reduced because they are not participating in Social Security.

Probationary Period Certification

For more information and a Certification of Probationary Period form, visit our website.

Understanding Package Options

The Church's Plan includes:

CHP, CRP, CDSP, and CRSP

Package 2 includes:

CHP, CRP, and CDSP

Package 3 includes:

CRP and CDSP

Package 4 includes: CHP

The CRSP can be added to any package that includes the CRP.

AIP is an optional plan that can be added to any package.

If you have questions about your benefits package, call Concordia Plan Services at 888-927-7526 and ask to speak to the Employer Resources Team member assigned to your district.

CRP Rates:

Rates	
Traditional Option–Regular Basis	8.7%
Traditional Option–Full Basis	11.7%
Account Option–Eligibility Waiting Period	0%
Account Option–Non-Vested Worker	5.7%
Account Option–Vested Worker	8.7%

The employer pays the total cost for the CRP.

For workers enrolled in the Traditional Option, there are two classes of CRP participation:

- Regular Basis–Workers are normally enrolled on the Regular Basis. The benefit formula for these workers is designed to coordinate with Social Security to provide retirement income.
- Full Basis–Only Ministers of Religion (a) who were enrolled in the CRP prior to January 1, 1982, (b) who were deemed to be self-employed under Social Security law and whose self-employed status did not subsequently terminate, and (c) whose CRP participation as a worker does not subsequently terminate for a period of more than 5 years have the option to participate on the Full Basis. The Full Basis is made available as a way to purchase a greater proportionate amount of benefits for those Ministers of Religion who never joined Social Security or did not participate during their entire career.

With the Account Option, even though zero contributions are charged for the CRP during the Eligibility Waiting Period, workers still:

- Earn credit toward vesting and
- Are eligible to save in the CRSP and receive CRSP employer contributions (if applicable).

Note: Contributions for other Concordia Plans (e.g., CHP, CDSP) are still due during the Eligibility Waiting Period.

CRSP Rates:

There are no required employer contributions for offering the CRSP.



Let Paychex handle your payroll and HR needs.

Concordia Plan Services is pleased to offer LCMS employers an affordable payroll and HR solution. Paychex's services help you put more money back in your mission or ministry by facilitating payroll efficiency, ensuring accurate time-keeping, and administering your HR needs. Looking to simplify your CRSP process? Also included with all packages, at no cost, Paychex will send your 403(b) deduction and match information to EBSO via a secure file feed.

Concordia Plan Services has negotiated with Paychex to provide these payroll services for Concordia Plans' employers at a discounted rate of 35% off the package price. If you have any questions or would like to request a proposal for your organization, log on now to **ConcordiaPlans.org/paychex** or call 877-758-0036 and mention code 6105.

AIP Rates*:

The employer is not required to pay any of the cost of participation in the AIP for any worker. However, the employer certainly may pay a portion or all of the cost. An employer's only requirement is to deduct, from a worker's salary, any portion to be paid by the worker and remit that portion along with other payments made to Concordia Plan Services.

Insurance Amount	Individual Plan	Monthly Payment
\$300,000	1J	\$7.80
\$250,000	1I	\$6.50
\$200,000	1H	\$5.20
\$175,000	1G	\$4.55
\$150,000	1F	\$3.90
\$125,000	1E	\$3.25
\$100,000	1D	\$2.60
\$75,000	1C	\$1.95
\$50,000	1B	\$1.30
\$25,000	1A	\$0.65

Insurance Amount	Family Plan	Monthly Payment
\$300,000	2J	\$11.40
\$250,000	2I	\$9.50
\$200,000	2H	\$7.60
\$175,000	2G	\$6.65
\$150,000	2F	\$5.70
\$125,000	2E	\$4.75
\$100,000	2D	\$3.80
\$75,000	2C	\$2.85
\$50,000	2B	\$1.90
\$25,000	2A	\$0.95

*Note: Monthly Payment rates are subject to change at any time.

Billing Procedures

Contributions are billed in advance, on a monthly basis, and are due the first day of the following month. (For example, a March 1 invoice is due by April 1.) The invoice bills for the entire amount due for all enrolled workers. If the worker shares in the cost of the CHP and/or AIP, the employer must collect those monies through payroll deduction. Billing invoices should be paid as billed. Do not change the statement or pay more or less than the amount indicated. Adjustments for new or departing workers or dependents will be reflected on a future monthly invoice if you have submitted the proper forms to CPS for processing. Do not report terminations, transfers, etc., on the invoice because it goes directly to a bank lockbox and is not forwarded to Concordia Plan Services. Check refunds will be made upon request, if the employer is now vacant. Please allow up to 8 weeks to receive a refund check.

Concordia Plan Services offers a free Online Payment System through Bank of America. For information on (or to access) the Online Payment System, visit our website at ConcordiaPlans.org.

Organizations have up to 60 days to report new or transferring workers to Concordia Plan Services. Forms received for new or transferring workers after 60 days from the initial eligibility date will be subject to a half of a percent (.50%) per month Lost Income Adjustment fee (up to 6% annually) added to the retroactive billing amount for the CRP. Enrollment in the CDSP would not become effective until the first day of the month following receipt of the form in our office, and CHP enrollment is subject to late enrollment requirements, which may include having to wait for an open enrollment period or satisfying requirements for a special enrollment date.

Organizations are to report terminating workers or workers transferring to another LCMS employer to Concordia Plan Services within 30 days of the event so that the worker's name can be promptly removed from the invoice and contributions adjusted as needed. It is important that Concordia Plan Services is notified of the removal of a spouse or child as a dependent within 30 days of the event; otherwise, payment for CHP coverage will be due through the end of the month in which notification is received by Concordia Plan Services.

Billing for New Workers

Payments are due from the date of enrollment. Even if a worker is paid his/her salary for a 10-month period (e.g., over a school year), plan contributions will be billed over a 12-month period.

Billing for Terminated/Retired Workers

Payments to all Plans are due through the end of the month in which the worker terminates or retires (i.e., the last day actually worked, not including any accrued vacation or leave time, or the date a contract ends). Refer to page 16 for information on offering a severance package.

It is important that Concordia Plan Services is notified of a worker's termination within 30 days of the date that employment terminated. Otherwise, payment for the CHP coverage will be due through the end of the month in which notification is received by Concordia Plan Services.



Compensation Reporting

Contribution rates for the CDSP and CRP for participating workers are based on workers' compensation as reported on the Annual Compensation of Participating Workers Report (ACR).

Late Payments

Billing invoices not paid within 30 days after the due date will be assessed a finance charge. The interest charged will be one percent (1%) per month (compounded monthly) on any contribution amount in arrears more than 30 days.



Eligibility Date

Workers hired to be “full-time workers,” as defined in the different plan sections, are eligible for coverage on the first day of the following month after beginning full-time employment. If a worker is hired to be a part-time or temporary worker but subsequently works more than the designated number of hours per week and more than 5 consecutive months, he/she will then be considered “full time” and will be eligible for enrollment. The worker should be enrolled the first day of the following month.

Billing for Transfers

Payments for a worker transferring from your employ are the same as those for a terminated worker. If a worker transfers to your employ, payments are due at the beginning of the month coinciding with or next following the worker’s employment date.

Should a worker’s transfer result in a gap in coverage, the worker may pay the contributions to keep CHP coverage in force. If contributions are not paid for the gap period, the worker’s coverage will lapse. For CHP coverage, the worker will be treated as a “new member” upon re-enrollment and would again have to satisfy any applicable deductibles or coinsurance for that year.

Although it is the worker’s responsibility to pay the CHP contributions billed for an interim gap period, the former or new employer may pay the invoices sent to the worker.

Billing for Deployed Staff

CHP contribution rates for deployed staff (those working from home or a satellite location) are based on the worker’s home address (specifically, the zip code), but Concordia Plan Services must be informed of deployment status on the Enrollment Form or in writing by the employer (if the status changes during the year).

Billing for Dual/Multiple Parishes

For Concordia Plan Services purposes, a worker employed by dual or multiple parishes will be deemed to have only one employer. Payments to the CRP and CDSP are based on the total compensation that is earned by serving the dual or multiple parishes. A “contact congregation” is established for purposes of the Concordia Plans. All correspondence, invoices, etc., are sent to the contact congregation. The other congregation(s) being served in the parish are to remit the employer’s and worker’s portions of the payments to the contact congregation, which then forwards the entire billed amount to Concordia Plan Services.



Concordia Plan Enrollment

Initial enrollment in all Concordia Plans is generally effective the first day of the month following a worker's full-time employment date. If full-time employment begins on the first day of a month, enrollment will be on the first day of the following month. Special enrollment rules apply to graduates of LCMS seminaries, universities, and colleges assigned by Synod's Board of Assignments, as well as workers transferring to or from an LCMS employer. See pages 12-13 for more information.

CHP Eligibility Defined

Full time

Any worker hired to work more than the employer's designated number of hours per week and more than 5 consecutive months is eligible for coverage. Do not wait until a worker is employed for the 5 consecutive month to submit their Enrollment Form to CPS, since those months can not be considered a waiting period or probationary period, and would cause the worker's enrollment to be considered late. Remember that workers must be enrolled within 60 days of their initial eligibility date, which is the first day of the month after beginning full-time employment. Note: CHP eligibility is different than the CRP, CDSP, and CRSP eligibility defined below.

An employer offering the CHP to its workers can designate one of the following definitions of "full-time" as it applies to the workers:

- More than 20 hours per week and more than 5 consecutive months;
- More than 25 hours per week and more than 5 consecutive months;
- More than 30 hours per week and more than 5 consecutive months; or
- 30 or more hours per week and more than 5 consecutive months.

If no designation is made, the default of "more than 20 hours" will apply. To use a different definition, an employer must complete and submit a Declaration of Hours form, which can be found on our website, ConcordiaPlans.org/Forms.

Part time

Any worker hired to work less than the employer's designated number of hours is ineligible to participate.

Temporary

Any worker hired to work 5 consecutive months or less is ineligible to participate.

CRP and CDSP Eligibility Defined

Full time

An employer offering CRP and CDSP must enroll each worker hired to work more than 20 hours per week and more than 5 consecutive months.

Part time

Any worker hired to work 20 hours or less per week is ineligible to participate in the CRP and CDSP.

Temporary

Any worker hired to work 5 consecutive months or less is ineligible to participate in the CRP and CDSP.

Late Dependent Enrollment

New dependents who are not enrolled within 60 days will be enrolled in the CDSP and AIP (if applicable) the first day of the month following receipt of the Request for Membership Change form by Concordia Plan Services but may have to wait until the next Annual Open Enrollment period in the fall to be enrolled in the CHP. The Request for Membership Change form can be found on our website, ConcordiaPlans.org/Forms.

Membership Enrollment Deadlines

Coverage under the Concordia Plans is not automatic.

New and transferred workers must submit their Enrollment and Beneficiary Designation forms (if applicable) within 60 days.

Dependents must be added within 60 days of the event that caused them to be eligible for coverage. Dependent eligibility is reported on the Request for Membership Change form.

CRSP Eligibility Defined

A worker is eligible to participate in the CRSP if he/she is considered a full-time worker and eligible to participate in the other Concordia Plans, as long as the worker's employer has enrolled in the CRSP. Employers interested in offering the CRSP to their part-time workers can contact a member of the CRSP Team.

However, non-qualified church-controlled organizations as defined by the IRS (i.e., universities, colleges, and recognized service organizations) should also be aware of the IRS requirement to offer a 403(b) plan to workers working 1,000 hours or more annually. Refer to the CRSP Employer Administrative Guide or call Concordia Plan Services for details.

AIP Eligibility Defined

Full-time workers participating in at least one of the Concordia Plans are eligible to participate in the AIP. If already enrolled in the Concordia Plans, AIP enrollment is effective the first day of the month following receipt of the worker's enrollment form. For new workers joining the Concordia Plans, AIP enrollment will be effective the same date as enrollment in the Concordia Plans, provided enrollment forms are timely received. (See Late Enrollment Provisions on page 14).

Dependent Eligibility and Enrollment

CHP:

Members may enroll their spouse and eligible children as dependents. Eligible children are the member's biological, legally adopted, step, and foster children up to age 26, regardless of status as a student or dependent, marital status, or eligibility for employer-sponsored health coverage or whether a child is totally disabled. In certain situations, a member who has assumed responsibility for a grandchild may enroll the grandchild as a dependent. A spouse serving on active duty in any military force of any country is not an eligible dependent.

CDSP, CRP, and AIP:

Members may enroll their spouse and eligible children as dependents. Eligible children are the member's biological, legally adopted, step, and foster children if unmarried and eligible to be claimed as a dependent for federal income tax purposes. An unmarried child may be covered after attaining age 21 only if (a) a full-time student at an accredited educational institution and under age 27 or (b) totally disabled. Concordia Plan Services will periodically verify that children enrolled beyond age 21 continue to satisfy the eligibility requirements of being a full-time student (if required for the plan) or totally disabled. In certain situations, a member who has assumed responsibility for a grandchild may enroll the grandchild as a dependent.

New dependents, due to marriage, birth, or adoption, must be enrolled within 60 days of the event. If timely enrolled, enrollment is effective the date of the event. A Request for Membership Change form must be completed and returned to Concordia Plan Services. If no Social Security number has been issued for a child, the member should still report the dependent to Concordia Plan Services within 60 days and then call our office with the Social Security number when it is received.

Husband, Wife, Child Employed by LCMS

A husband and wife who are both employed full time by the same or different employers participating in the Concordia Plans are enrolled separately as workers in the CRP and CDSP. In the CHP, a person who is eligible to be enrolled as a worker may elect to be enrolled as a dependent of their spouse or parent and decline worker CHP enrollment. Eligible dependent children may be enrolled in the CHP by either spouse, but not both.

In the CDSP and the CRP, each spouse is enrolled as a worker AND also enrolled as a dependent of the other spouse. Eligible dependent children are enrolled under both parents. Thus, if an enrolled dependent dies, a death benefit would be payable under both memberships.

In the AIP, each spouse may be enrolled separately in Individual Coverage or one spouse may enroll in Family Coverage and enroll the other spouse as his/her dependent. Double coverage is not permitted. Children may only be enrolled in the AIP under one parent.

Enrolling Seminary, University, and College Graduates

New graduates of LCMS seminaries, universities, and colleges who are assigned by the Synod's Board of Assignments for employment with your organization will normally be enrolled on the first day of the month after reporting for work.

However, if the worker has completed all graduation requirements, the plan provisions allow the employer to request that an assigned worker be enrolled prior to actually beginning employment. (Deferred vicars, however, are not eligible for early enrollment.)

The enrollment date can be either:

- The first day of the month after beginning full-time employment with the employer where assigned, or
- The first day of any month following the date the worker was assigned and all graduation requirements completed (even though the individual has not actually begun full-time employment), but no later than the first day of the month following employment.

Example: A worker who graduates and is placed in May, but whose employment date is mid-August, can be enrolled effective June 1, July 1, August 1, or September 1.

If no specific request is made on the Enrollment Form regarding the enrollment date at the time application for the Concordia Plans is made, enrollment will become effective the first day of the month following full-time employment.

Upon enrollment in the Concordia Plans, the graduate also becomes eligible to participate in the Accident Insurance Program, generally on the first day of the month following the full-time employment date.

Vicars, student teachers, and other student intern workers who are serving an employer and who will return to a college or seminary to complete their studies are not eligible to enroll in the Concordia Plans or the Accident Insurance Program as workers.

However, those who have completed their formal course work and will not return to a seminary or college (e.g., deferred vicars) are eligible to be enrolled at the option of the employer. The Enrollment Form allows for designating this enrollment intention. If an employer elects to enroll one of these individuals, he/she must be enrolled in all the Concordia Plans for which he/she is eligible.



Enrolling Spouses

If both a worker and his/her spouse are full-time workers for employers enrolled in the Concordia Plans, the CHP allows a worker to enroll a spouse as a dependent.



Late Enrollment

Late enrollment of a worker (i.e., the application is received more than 60 days after the date of initial eligibility) is subject to special rules:

CRP enrollment is effective retroactive to the worker's original eligibility date, and retroactive contributions plus a half of a percent (.50%) per month Lost Income Adjustment fee will be due from the employer.

CDSP enrollment is effective the first day of the month following receipt of the Enrollment Form by Concordia Plan Services. This may affect the pre-existing condition limitation period if a worker files a claim for disability benefits, see page 21 for more information.

CHP enrollment is subject to special or open enrollment eligibility requirements.

CRSP participation may begin at any time after enrollment in the Plan is processed.

AIP enrollment is effective the first day of the month following receipt of the Enrollment Form by Concordia Plan Services.

Membership and Status Changes

A worker's eligibility to receive member and dependent benefits depends on the accuracy of information on file for each worker. Therefore, it is important that enrollment of new and transferred workers and new dependents, as well as other changes in status, be reported as soon as possible.

Timely enrollment helps to avoid a potential break or delay in coverage and helps reduce a possible excessive financial burden for the employer.

New Worker

A new worker, when employed full time by a participating employer, needs to be enrolled by completing an Enrollment Form and, if applicable, a Beneficiary Designation Form. A representative of the employer will also need to complete the applicable sections of the Enrollment Form. The forms should then be sent to Concordia Plan Services as soon as possible, but no later than 60 days after the date of initial eligibility. Late enrollment provisions apply if forms are received after the 60-day period.

Transferred Worker

A worker transferring to another participating employer needs to complete an Enrollment Form and, if applicable, a Beneficiary Designation Form, within 60 days of the initial eligibility date at the new employer to continue participation in the Concordia Plans and AIP through the new employer. Although some of the information may be redundant, it is necessary to have updated information for our files, and the employer can supply the important employment details. To be considered a transferred worker, the worker must be employed at the new LCMS employer within 3 calendar months of the date employment terminated at the former LCMS employer.

Newly Eligible Dependent or Removal of a Dependent

A worker acquiring a new dependent (spouse or child) or removing a dependent (by divorce, or a dependent who is no longer eligible for coverage) must submit a Request for Membership Change form. Coverage of dependents is not automatic. To enroll a newly eligible dependent, we must be informed of the dependent in writing within 60 days of the event to ensure coverage is not delayed or denied in any of the Plans. To remove a dependent, we must be notified in writing within 30 days of the event; otherwise, CHP and AIP coverage will be terminated at the end of the month in which we are notified, and contributions are due through that date. If the addition or the deletion of a dependent results in a change in class of coverage, the change in contributions will normally be effective the first day of the month coinciding with or following the date of the event, provided that we are informed of the change within the time deadlines noted above.

CHP Coverage Termination

CHP coverage may be terminated by individual workers for various reasons. Written notice of health coverage termination must include the worker's signature. Coverage will terminate at the end of the month in which the properly signed Worker Change Report–Termination form (when a worker's hours decrease to make them ineligible), or a Request for Membership Change form (when a worker voluntarily terminates his/her CHP coverage) is received by Concordia Plan Services.

Salary and Hourly Changes

Mid-Year Changes—If a worker's salary changes during the year due to a change in the worker's hours or duties, please inform us of the exact date of the change so that the salary for Concordia Plans' purposes can be adjusted effective the first day of the following month. To report a mid-year change in duties, hours, and/or salary, complete the Worker Change Report–Duties/Hours/Employment Classification form available at ConcordiaPlans.org/Forms.

The hours that a worker is employed may have an effect on his/her eligibility. Therefore, it is important that you notify us of the event promptly in order to maintain the worker's eligibility and avoid additional fees due to late reporting. For Concordia Plans' purposes, the change will be applicable on the first day of the month following the date the change was effective.

Annual Changes—For Concordia Plans' purposes, normal annual salary changes are made on January 1 of each calendar year. Adjustments made due to raises should be reported on the Annual Compensation of Participating Workers Report (ACR), which is mailed to employers in October in order to obtain proper salary/hours information for workers for the coming year. Information reported is effective January 1 of the following year.

Tax Savings for Your Workers: Cafeteria Plan

A "Cafeteria Plan" lets workers who share the cost of CHP coverage with their employers do so with pre-tax dollars. This arrangement allows workers to reduce their salaries for tax purposes and use the reduction toward their share of the CHP cost, thus saving money by lowering their taxable income. Contact Concordia Plan Services for information on setting up a "Premium Only" Cafeteria Plan. The information is also on our website: ConcordiaPlans.org

"Cafeteria Plan" administration for Health Savings Accounts and Flexible Spending Accounts is available through SelectAccount. Call the Employer Spending Account Help Line at 866-309-8916 for more information.

Leaves of Absence

Employer-granted leaves of absence are subject to the guidelines established by Concordia Plan Services and require advance approval from Concordia Plan Services. During such leaves, the coverage of the worker and any enrolled dependents will not terminate as long as the required contributions are received during the approved leave period. Please contact Concordia Plan Services to request an application in advance of any leave of absence being considered.

If a worker terminates employment to return to school, he/she may be eligible for an educational leave of absence. Applications for a leave of absence must be made within 60 days of the date that employment ceases, and the worker must be enrolled at the educational institution within 90 days of termination of employment.

Severance Package Guidelines

If a worker terminates employment and is no longer actively at work, the CRP and CDSP benefits will terminate at the end of the month in which the worker's active employment ends. Because an employer cannot "buy" creditable service in the CRP or purchase CDSP disability coverage for a non-employee, the CRP and CDSP cannot be included in a severance package arrangement with the worker, even if the worker's salary continues. In addition, CRSP contributions may not be made from severance pay.

Employers may, however, continue to provide CHP coverage* for terminated workers for a limited time subject to the CHP provisions. Generally, CHP coverage can be extended for up to 15 months unless the worker also qualifies as a retiree. If the worker is an eligible retiree, there is no time limit on coverage, as long as contributions continue to be paid by either the participating employer or retiree.

**The type of CHP coverage available through an extension is dependent upon the worker's and any enrolled dependent's age at the time of termination/retirement. Any person age 65 or older will only be eligible for the CHP Medicare supplemental coverage option, which pays secondary to Medicare.*

CHP Materials For New Workers

The Affordable Care Act (ACA) requires employers to provide their new hires (and all newly eligible workers) with the following information:

- Summary of Benefit and Coverage (SBC)
- Marketplace Notice

Employers are also required to share the Children's Health Insurance Program (CHIP) Model Notice with their workers, as mandated by the Children's Health Insurance Reauthorization Act of 2009.

Concordia Health Plan

Declaration of Hours

The CHP allows each employer to select the definition of “full-time” employment for its workers to determine eligibility. Employers may decide whether a “full-time worker” is one who is hired to work more than 5 consecutive months and more than 20 hours per week, more than 25 hours per week, more than 30 hours per week or 30 or more hours per week. If no declaration is made, the default is “more than 20 hours.”

The hourly requirement elected by the employer must be applied on a non-discriminatory basis to all the employer’s workers.

More information and the Certificate of Employer’s Declaration of Hours can be found on the Declaration of Hours Form available on our website **ConcordiaPlans.org/Forms**.

Minimum Participation Requirements

Minimum participation levels protect the long-term financial stability of the CHP for all LCMS employers. Minimum participation levels also help maintain a balance of healthy and less healthy, younger and older workers by requiring that employers enroll all—or nearly all—of their workers who are eligible for health coverage (except “Eligible Opt-outs”).

All employers participating in the CHP must meet these minimum participation levels.

Employers cannot offer another health plan along side the CHP.

Employers must have at least 75% of their eligible workers enrolled in the CHP or considered an Eligible Opt-out as defined on page 18.

Employers with three workers can have one “ineligible opt-out” as long as two workers are enrolled in the CHP.





Eligible Opt-outs include workers covered by a healthcare plan purchased through the Health Insurance Marketplace made available by the Affordable Care Act and who were eligible for a Premium Tax Credit at the time such coverage was purchased. However, these individuals are not counted as participating in the CHP when calculating the participation percentage for determining if the employer meets the CHP minimum participation requirements.

“Eligible Opt-outs” for Concordia Health Plan

Eligible Opt-outs are workers who are not enrolled in the CHP because they already have health coverage through certain other sources. Eligible Opt-outs include workers who are:

- Covered under spouse’s or parent’s group health plan (coverage by virtue of employment, including military service).
- Covered as a dependent by a spouse, who is enrolled in CHP as a worker.
- Covered under a military plan (TRICARE) as a retiree, a state-mandated health plan (e.g., Hawaii), or another country’s mandatory health plan while residing outside the United States.
- Covered under a Medicare supplemental plan or other government plan (e.g., Medicaid).
- Covered under a former employer’s health plan or COBRA plan.
- Covered under a non-LCMS employer’s health plan.
- Purchased coverage through the Health Insurance Marketplace made available by the Affordable Care Act and was eligible for a Premium Tax Credit at the time such coverage was purchased.
- Not eligible for CHP enrollment due to the number of hours worked.

Employers that do not meet the minimum participation requirements—after accounting for Eligible Opt-outs—will no longer be eligible to participate in the CHP.

Summaries of Benefits and Coverage

Providing a Summary of Benefits and Coverage (SBC) is a requirement of the Affordable Care Act, or health care reform law. The law requires health insurers and self-insured group health plans, like the Concordia Health Plan, to distribute to its members a general summary of medical benefits and coverage provided by the health plan so that consumers can more easily understand their benefits and compare coverage. SBCs must be distributed to all plan members:

- Upon initial or special enrollment
- During open enrollment
- 30 days prior to the start of each new plan year
- Within 7 business days of requesting a copy

Concordia Plan Services provides SBCs upon initial enrollment, special enrollment, open enrollment, 30 days prior to the start of each new plan year, and upon request. Employers are responsible for distributing SBCs to all new hires, newly eligible workers, and upon a worker’s request. Copies of the SBCs can be found on our website at **ConcordiaPlans.org**.

CHP Annual Occurrences

Each year, employers participating in the CHP may elect a different plan coverage option(s) for the next year. CHP elections are due by the first week in September (exact date is announced each summer).

“Employer Choice” Annual Election

Employers participating in “Employer Choice” can choose one option from all of the options currently available—there are no restrictions on “opting up” or choosing an option with a lower deductible for their workers each year.

The plan coverage option annually elected by the employer will apply to all workers (and their enrolled dependents) for the entire calendar year.

“Worker Choice” Annual Election

Employers eligible for “Worker Choice” may elect two or three plan coverage options from a list of pre-defined valid option combinations to offer to their workers for the next year. Employers must meet eligibility requirements to offer Worker Choice. In order to offer Worker Choice in the CHP, employers must have a minimum of 15 workers enrolled in the CRP and at least 75% of eligible workers enrolled in the CHP (no fewer than 10 workers). In addition, if an employer that previously met the above requirements subsequently has fewer than 15 workers enrolled in the CRP and/or less than 75% of eligible workers enrolled in the CHP, the employer may continue to offer Worker Choice if it has at least 10 workers enrolled in the CRP and at least 5 of its eligible workers enrolled in the CHP. If the employer cannot meet these minimum criteria, it will be limited to offering only one CHP option to its workers during the following calendar year.

The employer must also determine which plan coverage option it will fund for all of its workers (within minimum standards required by the CHP).

An annual “Employer Guide to the Concordia Health Plan” and applicable option election forms are provided in July of each year to the employer.

Choice: Things to Consider

- How much will you and your workers’ monthly contributions be?
- What will the workers’ copays, coinsurance, and out-of-pocket maximums be?
- Will you offer a Flexible Spending Account (FSA), Health Reimbursement Arrangement (HRA), or Health Savings Account (HSA)? (Special provisions regarding Medicare and HSA eligibility apply to workers age 65 and older.)

We are here to help you. If you want to discuss any of these points with an Employer Resources Consultant, call 888-927-7526.

Special Enrollment

Unlike the Annual Open Enrollment period that occurs each fall, Special Enrollment provides an opportunity for workers and/or their dependents to enroll in the CHP due to specific events, such as marriage, birth, adoption, or loss of eligibility for any other group health plan in which the worker or dependent(s) was enrolled. Enrollment must be requested within 60 days of the event.

Annual Open Enrollment

Each year an Annual Open Enrollment period is available for active, full-time workers employed by a CHP-participating employer, as well as eligible dependents of those workers. It provides an enrollment opportunity for workers and/or dependents who did not enroll when first eligible or do not qualify for Special Enrollment in the CHP. The workers must be eligible for the CHP on the basis of their employer's definition and declaration of hours for a full-time worker.

The Annual Open Enrollment period varies slightly from year to year but is normally held mid-September through mid-October. Coverage will be effective January 1 of the following year for any workers and/or dependents who properly submit the Annual Open Enrollment Application by the deadline. If the enrollment period has passed, the worker will have to wait until next year's open enrollment period or satisfy requirements under Special Enrollment.

- Workers at Worker Choice employers have the opportunity to enroll and make their CHP elections online through **myCPS.org** during the Open Enrollment period.
- Workers at Employer Choice employers can download a general Annual Open Enrollment Application Form from the Concordia Plan Services website at **ConcordiaPlans.org/Forms**.

Forms may also be requested by phone (888-927-7526). All Annual Open Enrollment Forms must be completed by the worker, signed by the employer, and returned to Concordia Plan Services by the deadline.

Personal Spending Accounts (PSAs) through SelectAccount and Kaiser Permanente

PSAs include Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs). Concordia Plan Services, SelectAccount and Kaiser Permanente representatives are available to help you with your personal spending account administration and answer any questions you may have.

Concordia Plan Services

Employers with general questions about PSAs and Concordia Health Plan options should contact Concordia Plan Services at 888-927-7526. Hours are 7 a.m. to 5 p.m., Central Time, Monday through Friday.

Concordia Plan Services Employer Resources Team

For more detailed information on how PSAs can work with the Concordia Health Plan options, call the Employer Resources Team at 888-927-7526, ext. 6010.

For ongoing support, once your account is set up, contact:

SelectAccount - 866-309-8916

Kaiser Permanente - 877-767-3399

Concordia Disability and Survivor Plan—Disability Benefits

Pre-Existing Condition Limitation

Workers enrolling in the CDSP are subject to a pre-existing condition limitation. No disability benefits will be paid for any disability commencing during the first 12 months of plan membership that is caused by or results from a condition for which, during the 3 months prior to CDSP enrollment, the worker received medical treatment, consultation, care, or services or had symptoms that would cause a reasonable person to seek diagnosis, care, or treatment. No waiver of contributions for the Concordia Plans will be applicable either.

The pre-existing condition limitation will not apply for new graduates of LCMS seminaries, universities, and colleges who are being assigned by the Council of Presidents or the Synod's Board of Assignments to their first called assignments after graduation. Nor will it apply to ordained and commissioned ministers who are re-enrolled in the CDSP within 1 year of a termination of their plan membership.

Liberty Mutual, our disability benefits administrator will determine whether a disability is due to a pre-existing condition.

Submitting a Disability Claim

All disability claims should be reported directly to Concordia Plan Services at 888-927-7526. A disability representative will forward the claim information to Liberty Mutual, our disability benefits administrator. Eligibility for and approval of disability benefits are determined by Liberty Mutual.

Disabilities should be reported after the last day worked if it appears that the worker will be unable to work for at least 14 calendar days. When a worker calls to report a disability, he/she should provide our office with the following information: worker's name, address, home and work phone numbers, Social Security number, the last day worked, first day of disability, nature of the condition, job title, employer's name and phone number, and physician's name and phone number.

The employer will receive a CDSP Employer Statement Form. This form needs to be completed and returned to Concordia Plan Services before disability income benefits for the worker can be considered.

A worker's benefits are based upon the compensation reported on the Annual Compensation of Participating Workers Report (ACR) on file at Concordia Plan Services. If the annual salary on file at Concordia Plan Services differs from the employer's records, an updated salary may be used to determine disability benefits if a worker's annual salary was accurately reported the preceding January 1 and:

- a salary adjustment occurred during the period beginning January 1 and ending 31 days immediately prior to the date of the worker's disability, or
- during the 30-day waiting period immediately preceding the date of the worker's disability a salary adjustment occurred that was previously scheduled or was in accordance with the employer's regular compensation adjustment schedule.



Claim Filing Deadline

All disabilities must be reported within 90 days from when the disability began in order for the individual to be eligible for CDSP disability income benefits. CDSP benefits are not guaranteed.

In order for an updated salary to be used in determining disability benefits, the employer must provide to Concordia Plan Services a properly completed Worker Change Report–Duties/Hours/Employment Classification Form (available at ConcordiaPlans.org) and proof of pay.

Continuing Benefits during Disability

Concordia Health Plan (CHP):

As the employer, you are required to pay the contributions for the CHP Option in which the worker is enrolled while the initial claim for disability benefits is being reviewed. If your worker is required to share the cost of the CHP, you may choose to require that the worker reimburse you for his/her share while on disability until the waiver of contributions begins (if applicable).

If the claim is approved and while the worker's disability continues, CHP coverage continues and the contributions will be waived beginning with the third calendar month following the start of disability benefits. You may be reimbursed for any contributions paid before the worker's claim for disability was approved and after the waiver of contributions becomes effective.

If your worker is age 65 or older when the disability benefits end (and he/she does not return to work), the health coverage available to your worker, if eligible, is the CHP Medicare supplemental coverage.

If your worker is approaching age 65, encourage him/her to become familiar with Medicare's enrollment rules and suggest contacting Social Security to enroll in Medicare 2 to 3 months prior to his/her 65th birthday.

Note: There are special HSA limits for those who are eligible for Medicare and enrolled in a high-deductible health plan. Please call Concordia Plan Services for more information.

If the disability claim is denied, CHP coverage ceases at the end of the month in which the initial denial occurs. If the worker returns to work, his/her CHP coverage as a worker will continue. If your worker does not return to work, he/she will be offered the opportunity to extend CHP coverage by either (a) purchasing continued coverage for a period up to 15 months or (b) purchasing post-retirement CHP coverage if he/she meets the age and participation requirements.

If your worker appeals the denied claim in writing within 60 days from the date of the denial letter, CHP coverage may be reinstated at the time the appeal is received and may continue during the First-Level Appeal Process.

If the appeal is not successful at the First-Level Appeal, CHP coverage will cease at the end of the month in which the first level of appeal decision is made by Liberty Mutual, but in no event beyond the end of the fourth month following the month in which the original denial by Liberty Mutual was communicated to the member. At that time, the worker will be offered the opportunity to extend CHP coverage by either (a) purchasing continued coverage for a period up to 15 months or (b) purchasing post-retirement CHP coverage if the worker meets the age and participation requirements.

Concordia Retirement Plan (CRP):

If the claim is approved, the worker's membership in the CRP will continue while the member is receiving disability benefits. The employer will be responsible for paying contributions on the worker's behalf until the waiver of contributions becomes effective with the third calendar month following the start of disability benefits.

If the disability claim is denied, a worker's membership in the CRP terminates at the end of the calendar month in which his/her last day worked occurred.

Subsequent approval of the claim via the First-Level Appeal Process would result in the reinstatement of membership in the CRP retroactive to the initial denial.

Concordia Disability and Survivor Plan (CDSP):

If the disability claim is approved, a worker's CDSP membership continues, including death benefits. The employer will be responsible for paying contributions on the worker's behalf until the waiver of contributions becomes effective with the third calendar month following the start of disability benefits.

If the disability claim is denied, the worker's membership in the CDSP terminates at the end of the calendar month in which his/her last day worked occurred.

Subsequent approval of the claim via the appeal process could result in the reinstatement of membership in the CDSP retroactive to the initial denial.

Concordia Retirement Savings Plan (CRSP):

If a worker was participating in the CRSP prior to filing for disability benefits, the worker's contributions can continue while he/she is receiving a salary continuation. A worker on disability is not able to contribute if he/she is not receiving salary continuation. If a worker has an outstanding CRSP loan, the worker must continue to repay the loan in order to prevent a default on the loan.

Accident Insurance Program (AIP):

If a worker was participating in the AIP, participation must terminate at the end of the month following the worker's last date of active employment because only those members employed on an active, full-time basis are eligible to participate.

When a worker recovers and returns to work on an active, full-time basis, coverage will automatically be reinstated on the first day of the following month unless the worker supplies a written notice to the contrary.

Plan Contributions during Disability

When a worker is approved for disability benefits, the employer must continue paying the contributions for that worker's coverage until the beginning of the third calendar month following the start of disability benefits. Thereafter, CDSP and CRP contributions are waived until the end of the month in which disability benefits cease. If the worker is enrolled in the AIP, contributions terminate at the end of the month following the member's last active date of employment.

If the worker is enrolled in the CHP, contributions for this plan are paid according to the following:

1. If the worker is enrolled in the CDSP, the CHP contributions will be paid by the CDSP until the end of the month in which disability benefits cease.
2. If the worker is not enrolled in the CDSP, contributions must be paid by either the disabled worker or the employer in order to keep CHP coverage in effect during the disability.





Supplemental Life Insurance

Supplemental Life Insurance is available for CDSP members to purchase through Minnesota Life, the administrator of death benefits for the Concordia Disability and Survivor Plan. Active workers have the opportunity to take advantage of additional term life insurance with low premium rates. Workers may also elect term life insurance for spouses and dependent children. Premiums for supplemental life insurance are paid by the worker directly to Minnesota Life.

Enrollment and claims are processed directly through Minnesota Life. For supplemental life information, contact Minnesota Life at 866-293-6047.

Salary Continuation during Disability

If an employer provides any type of salary continuation during disability (e.g., providing 30 percent of salary so that combined with the 70 percent disability benefit from the CDSP the worker receives 100 percent of salary), the worker's disability benefit will be reduced by the amount of that supplemental salary beginning 6 months following commencement of the disability benefit.

Returning to Work

Disabled workers must provide a "return to work" release from their treating physician before returning to full-time employment.

The employer should notify Concordia Plan Services when a worker returns to partial or full-time employment. Employers must complete and return the Worker Status Verification form to Concordia Plan Services. If the worker is terminated, the employer must submit a Worker Change Report—Termination form. These forms can be found on our website ConcordiaPlans.org. Terminated disabled workers will continue to receive benefits under the CDSP as approved by Liberty Mutual.

Concordia Disability and Survivor Plan—Survivor Benefits

Submitting a Survivor Claim

All deaths should be reported directly to Concordia Plan Services at 888-927-7526. After the death is reported, Concordia Plan Services will send the appropriate party a letter and a packet of information to complete. For all survivor claims, an original certified death certificate is required.

Continuing Coverage

Full-time workers enrolled in the Concordia Disability and Survivor Plan (CDSP) and those who have purchased additional Supplemental Life Insurance through Minnesota Life may be eligible to maintain their life insurance and/or continue in-force life insurance after leaving LCMS employment. They may also be able to continue all or a portion of life insurance coverage on dependents. For more information, workers can contact Minnesota Life at 866-293-6047 and ask about porting coverage.

Concordia Retirement Plan

Traditional Option

The Traditional Option consists of the Primary Retirement Benefit. All eligible workers will be enrolled in the Traditional Option unless the employer also elects to offer the Account Option.

Account Option

The Account Option consists of the Retirement Cash Account.

As the employer, you have the option to provide the Account Option for all non-rostered workers or certain classifications of non-rostered workers. To elect the Account Option, complete an CRP Option Election Form, which can be found on our website at ConcordiaPlans.org. On this form employers are asked to select worker classification designations to determine in which CRP Option workers will be enrolled.

The employer will also elect whether or not to implement an Eligibility Waiting Period. Eligibility Waiting Periods apply only to workers enrolled in the Account Option. If the employer elects both a probationary period and the Eligibility Waiting Period, then the two occur consecutively. Eligibility Waiting Periods cannot apply to workers who have more than 1 year of CRP creditable service or who have completed an Eligibility Waiting Period at a prior employer. A worker who has completed a portion of the waiting period at a prior employer may complete the remaining balance of the 1-year waiting period at the new employer.

CRP enrollment is effective the first day of the month following the receipt of the CRP Option Election form or the first day of any future month as requested by the employer. Employment classification designations made on this form apply only to workers who are hired to work after the effective date. Changes to designations can be made only once per calendar year.

The Account Option is available to any non-rostered (lay) worker who is employed full time and eligible for CRP enrollment after the employer has elected the Account Option. This includes workers who are transferred, rehired, or newly eligible for CRP enrollment. A worker's benefits through the Account Option and the employer's contribution rates are based on a worker's vesting status and, if applicable, his/her participation in the Eligibility Waiting Period. For more information about the Account Option, call 888-927-7526 extension 6006.

Special Payment for Ministers of Religion

Ministers of Religion (ordained pastors and commissioned workers such as teachers, directors of Christian education, directors of Christian outreach, directors of family life ministry, directors of parish music, parish assistants) and eligible Deaconesses are classified by Social Security as "self-employed." Therefore, employers normally do not contribute to Social Security for them.

All such workers enrolled in the retirement program as a "new worker" on or after January 1, 1982, participate on the Regular Basis. Workers who are eligible for the Full Basis may choose to participate on either the Regular or Full Basis.

Employers contributing to the retirement program for a Minister of Religion on the Regular Basis may choose to pay that worker the difference between the Full and Regular Basis rate (3% of compensation). Some Deaconesses are also eligible for this amount. This special payment assures that all workers deemed "self-employed" by Social Security are treated equitably, whether they are participating on the Full or Regular Basis.

Concordia Retirement Savings Plan

Employer Contributions to the CRSP

All employers have the option to make contributions to their workers' CRSP accounts. Like worker contributions to the CRSP, employer contributions are remitted to Fidelity directly by the employer. Employers can make CRSP contributions in several different ways:

- **Matching contributions**—For workers to receive an employer matching contribution they must contribute their own money to the CRSP. Matching contributions are often represented as a percentage of worker contributions up to a certain maximum (as defined by the employer, e.g., 50% matching contributions up to 3% of pay). This approach encourages workers to play a role in saving for their retirement.
- **Non-elective contributions**—Workers do not need to contribute their own money to receive this type of employer contribution. An employer can set a contribution rate, either a percentage of pay (e.g., 3% of annual pay) or a flat dollar amount (e.g., \$45 biweekly), to contribute to a worker's CRSP account. This approach makes estimating employer costs very straightforward.
- **A combination of matching and non-elective contributions**—Although administration may be more complex, this combination approach provides a certain benefit to workers and also encourages workers to save their own money for retirement.

CRSP Administration

A CRSP Administrative Guide is available to help employers with administering the plan in accordance with the official plan document and IRS regulations. This guide can be found on our website. You can also request a printed booklet from our office.

If you are offering multiple 403(b) providers, you will need to seek assistance from a financial or tax professional to make sure that all the complex IRS requirements are being met.

Accident Insurance Program

The AIP is voluntary group accidental death and dismemberment insurance available to all active, full-time workers of an employer who has added this optional plan to their benefits package. Workers and their eligible dependents can be enrolled. AIP benefits can help workers' families meet their financial obligations in the event of an accidental death or disabling injury. For additional information please visit our website.

Employers should collect by payroll deduction the worker's portion of the contributions and, along with any employer portion of the contributions, remit such amounts to Concordia Plan Services when due. However, Concordia Plan Services assumes that the employer is paying for the plan benefits through the Plan, without contribution by any worker (or 100% of the contributions due).

Plan Withdrawal

CHP Withdrawal

If an employer withdraws or is withdrawn from participation in the CHP and is offering another health insurance plan to its workers, the participation of its workers in the CHP terminates at such time without an opportunity to extend coverage. Any former workers who are on 15-month extensions in the CHP or former disabled employees of the withdrawn employer (if the employer adopted the plan less than 36 months prior to the withdrawal) will also have their CHP participation terminated at the time of employer withdrawal.

If an employer withdraws and is no longer offering health insurance to its workers, CHP participation of its workers terminates at the same time. Workers will be given the opportunity to extend their coverage for an unlimited time period. The worker will be responsible for 100% of the CHP contributions. However, any former workers who are on 15-month extensions in the CHP or former employees on disability (if the employer adopted the plan less than 36 months prior to the withdrawal) will have their CHP participation terminated, without the opportunity for extension, at the time of employer withdrawal.

Thirty-day advanced written notice is required if an employer wants to voluntarily withdraw from the CHP.

CRP Withdrawal

If an employer withdraws or is withdrawn from participation in the CRP, the participation of its workers terminates at the same time; however, any worker receiving CDSP disability benefits at the time of the employer withdrawal will continue to be enrolled as a disabled member in the CRP until such time that his/her disability benefits cease. Workers will retain their accrued CRP benefits (except for Retiree Medical Supplement benefits for members who have not satisfied RMS eligibility requirements) through the date of the employer's withdrawal. No refunds or adjustments will be given if an employer withdraws or is withdrawn from participation in the CRP.

CRSP Withdrawal

When an employer withdraws or is withdrawn from the CRSP, its workers no longer satisfy the definition of an "eligible worker" and can no longer contribute to the CRSP. The worker will receive a letter from Concordia Plan Services with instructions and information about his/her CRSP account balance.



Important Forms

Here is a list of important forms that can be found on our website **ConcordiaPlans.org/Forms**. Please remember to download a new form each time you need one because forms may be updated throughout the year.

Accident Insurance Program (AIP) Enrollment Form—To be completed by the worker and employer to enroll or change participation in the AIP.

CRP Option Election Form—To be completed by the employer to elect to offer the Account Option and/or Eligibility Waiting Period for the Concordia Retirement Plan.

Annual Open Enrollment Application Form (for the CHP)—To be completed by the worker and employer during annual open enrollment if the worker desires enrollment in the CHP for himself/herself, a spouse, or dependent children.

Beneficiary Designation Form—CDSP/AIP—This form is for Active Workers and should be completed by the member to designate a beneficiary for the death benefits payable from the CDSP and/or AIP.

Declaration of Hours Form—To be completed by the employer to elect which definition of “full-time” to apply to its workers for determining CHP eligibility only.

CDSP Employer Statement—To be completed by the employer when a worker files a disability claim under the CDSP. (Note: This form is not available on our website; please call our office at 888-927-7526 to request a CDSP Employer Statement.)

Employer Contribution Election—This form is to be used to elect, change or discontinue your Employer Contribution Election for the CRSP.

Enrollment Form—To be completed for a newly hired worker, including a worker who has transferred to a new LCMS employer. This form must be completed by both the worker and an employer representative.

Probationary Period Certification Form—To be completed by an employer wanting to establish or change a probationary period for delayed enrollment of new employees.

Request for Membership Change—To be completed by the member and employer to report changes such as marriage, divorce, new dependent, removal of dependent, change in retirement plan class, and enrollment or change in AIP.

Salary Deferral Agreement—To be completed by a worker to begin or change payroll deductions for CRSP. This form should be given to the employer’s payroll department or congregational treasurer.

Special Enrollment Form—To be completed by a worker who previously declined CHP coverage for himself/herself and/or eligible dependents and eligibility for that coverage has been lost. Special enrollment eligibility requirements will apply.

Worker Change Report Forms—To be completed by an employer representative or worker to report changes in a worker’s Plan membership. There are specific Worker Change Report Forms for Transfers, Terminations, and changes in Duties/Hours/Employment Classification.

Worker Status Verification—To be completed by the employer when a worker returns to partial or full-time employment after receiving disability benefits from the CDSP.

Website and Benefits Portal

Take a look at our website, **ConcordiaPlans.org**, to find important and up-to-date information, including forms and publications.

myCPS.org is an online benefits portal that allows members to see certain personal information on file with Concordia Plan Services, as well as their benefits, including access to Retirement Connection, their Personal Statement of Benefits and links to our benefit administrators.

Workers must use a User ID (provided by Concordia Plan Services) and password to access the site. A worker who needs to request his/her User ID or has any questions about **myCPS.org**, should call 888-927-7526, Monday through Friday from 7:00 a.m. to 5:00 p.m. Central Time.

Employer Resources Team

Our Employer Resources Team is dedicated to helping employers understand the Concordia Plans and make benefit decisions. With sophisticated plan designs and partnerships with professional administrators, Concordia Plan Services ensures our products remain competitive and comprehensive to meet the needs of our members and employers.

Especially during the uncertainty of Health Care Reform and economic constraints for ministries, our Employer Resources team will work with you to find solutions and strategies that provide the best fit for your organization.

The Employer Resources Team can help you:

- Understand how the plans bring added value to you and your workers
- Navigate the changing benefits' landscape
- Find solutions if you're struggling to afford your employee benefits package
- Access the resources needed to make wise decisions about healthcare benefits
- Serve your retirement and disability needs

If your organization has 15 or more workers enrolled in the Concordia Retirement Plan, please contact the Employer Resources Consultant serving your area.

If your organization has 14 or fewer workers enrolled in the Concordia Retirement Plan, please contact the designated Employer Resources Specialist serving your area.

All colleges and universities, along with CPH, LHM, and Seminaries, should contact Melodie Powers.

Contact Concordia Plans at 888-927-7526 to request to talk to your Employer Resources Team member.



Find Us on Social Media



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