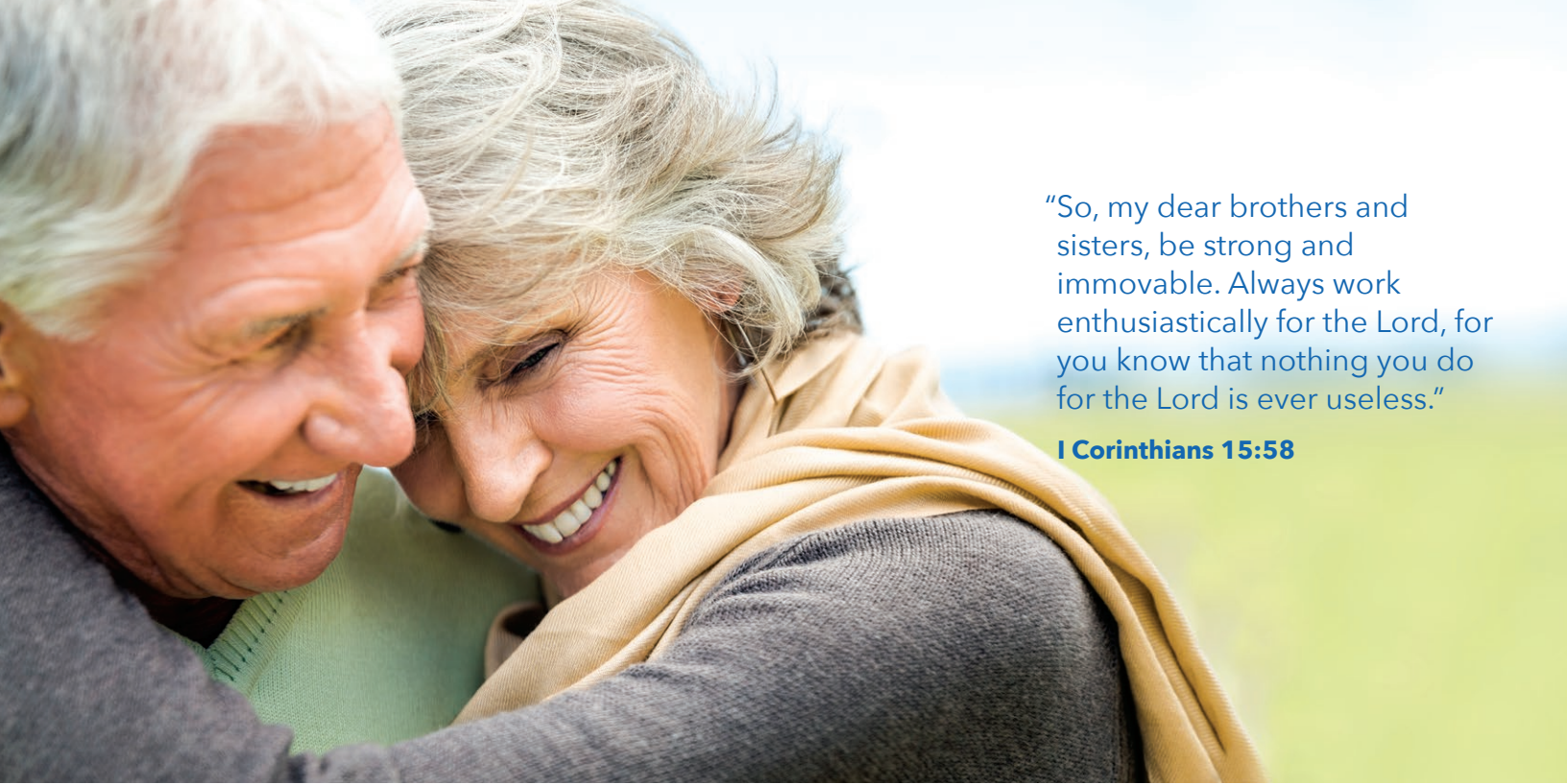




Total Benefits, Total Commitment to Our Community

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

What’s Inside

A Promise to Support Total Wellness

Welcome to Concordia Plan Services 1
Why Concordia Plan Services?..... 1

A Promise to Care for Your Total Health

Concordia Health Plan2
Personal Spending Accounts3
Hearing & Vision3
Health & Wellness Programs 4-5

A Promise to Support Your Retirement

Concordia Retirement Plan.....6
Concordia Retirement Savings Plan7

A Promise to Protect You from the Unexpected

Concordia Disability & Survivor Plan..... 8-9
Accident Insurance Program9

Resources to Support Your Needs

ContactsBack cover

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, the plan document will govern.

A Promise to Support Total Wellness

Welcome to Concordia Plan Services

As a worker of The Lutheran Church–Missouri Synod and a member of CPS, you are part of an important relationship – one designed to enhance the health and financial security for all of us together. 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 Concordia Plan Services?

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

You and your family can count on CPS for financial assistance through the Concordia Plans – whether it's the birth of a baby, in times of need or retirement after a lifetime of service to our Lord.

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 provide quality benefits and services that support workers and their families throughout their service and retirement.

We want to make sure you get the most value from the benefits 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 **ConcordiaPlans.org/myaccount** to learn more about your specific benefits. Read on for more information and be sure to visit us at **ConcordiaPlans.org**.

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 \$210 million and \$230 million per year in healthcare claims. It is estimated that 35 percent 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 services 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 health and wellness tools and resources to help you on your journey to well-being. For information about CHP benefits, please visit ConcordiaPlans.org.

Your Medical Coverage Includes Free Preventive Care

Your employer has the flexibility to offer one or more CHP options to you. Each option has a different deductible amount and slightly different coverage. With the CHP, all of your medical needs are covered, from office visits to hospital stays to emergency care. Coverage includes prescription drugs, mental health and substance abuse, and more. Preventive medical care (excluding contraceptive services) is covered at 100 percent under most plan options. We know that serving to the best of your 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 option, and we do follow age and frequency guidelines for care.

Your Dental Coverage

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

Have a Question About Your Medical Plan or Coverage?

Concordia Plan Services 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 questions. You can also visit your online benefits portal at ConcordiaPlans.org/myaccount 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. You may have access to a flexible spending account, a health reimbursement arrangement or a health savings account.

To learn more about an FSA, HRA and HSA, call CPS at 888-927-7526.

Consider Lutheran Church Extension Fund for your HSA

It's easy for eligible CHP members to set up and use an HSA through LCEF. For more information, call LCEF at 800-843-5233 or visit lcef.org. (Not recommended for the Health Wise Plus 3000 option.)

Hearing & Vision

Hearing Care Discounts

Discounted hearing aids and services are available through the CHP. For more information visit ConcordiaPlans.org/health – select Dental, Vision & Hearing from the menu. You can also log into ConcordiaPlans.org/myaccount and select Benefit Providers.

Vision Care Benefits

The CHP vision benefits are administered through VSP and include 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 ConcordiaPlans.org/myaccount or call VSP at 800-877-7195.

Did You Know?

Routine eye exams often reveal underlying conditions. 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 a job – when you need us, we take it personally. Our specialists in Customer Care 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 Team, you get more than benefits expertise – you get energetic, caring advocates who want to work 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 our values – stewardship, accountability, compassion, excellence and integrity – and are grateful for all 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.

Health & Wellness Programs

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

Concordia Total Health Team

The CTHT is a dedicated team of healthcare specialists – including nurses, coaches, dietitians, clinicians and counselors – who work collaboratively with and specifically for CHP members. You will benefit from a team that understands all the health and wellness resources available to you and will share how to best leverage those resources. For more information, visit ConcordiaPlans.org/bewell and select Personal Coaches.

Grand Rounds

Grand Rounds extends a high-quality level of care to you and your family, because when it comes to health, finding the right doctors could make all the difference. Grand Rounds ensures that you have access to the top 10 percent of doctors nationwide. It offers personal medical advice, assistance and support to ensure you and your family receive the best possible medical care. Connect with Grand Rounds' expert medical network and get peace of mind today. Visit ConcordiaPlans.org/bewell.

Omada

The Omada program is a 16-week journey to well-being for CHP members at-risk for type 2 diabetes or heart disease. The program is designed to help you lose weight, improve your health and avoid risks of chronic disease – one small step at a time – and includes:

- Full-time health coach
- Wireless smart scale
- Online peer group
- Program that adapts to you

Apply at ConcordiaPlans.org/bewell.

Vitality

Vitality is a health and wellness program that integrates healthy activities and choices into daily life, providing personalized feedback along the way. You can set health and wellness goals, put those goals into action and earn points for achieving your goals. In addition, you receive a \$100 wearable fitness tracking device (e.g., Fitbit) subsidy and may be eligible for up to a \$250 rebate toward a gym membership. Log into ConcordiaPlans.org/bewell to register and to download the mobile app.

24/7

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

Simply visit ConcordiaPlans.org/bewell.

Vitality™

Earn Incentives through Vitality

Vitality promotes healthful habits to create a culture of well-being. You and your enrolled spouse 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
- Participating in sports leagues
- CPR and First Aid Certification

Visit ConcordiaPlans.org/bewell and get started with Vitality today!

Online Doctor Visits

Through the CHP you have the ability to visit a healthcare provider *virtually* – via computer, smartphone or tablet for a host of common illnesses, such as colds, flu and more. You'll have a \$10 copay for PPO options. If you're in a high deductible health plan option, your cost per medical visit will apply to your deductible or coinsurance. Visit ConcordiaPlans.org/health and select Online Doctor Visits to find the online care tool offered for your CHP option.

Employee Assistance Program

When experiencing life's challenges, the EAP is here to help 24/7/365. A dedicated staff of personal advocates can get you the information you need, guiding you toward the right solution:

- Provides up to six free face-to-face sessions per issue per year with an EAP professional
- Directs members to a variety of helpful resources in your communities
- Connects members with the right mental health or substance abuse resources in the CHP provider network

To learn more about the EAP, visit ConcordiaPlans.org/bewell.

Maternity Programs

Through the CHP, you have access to a maternity care program that provides prenatal support and in-depth educational tools to encourage healthier pregnancies and healthier babies. These programs are designed to improve the quality of maternity care and reduce pre-term deliveries. To learn more about the maternity program visit ConcordiaPlans.org/bewell and select Maternity Wellness.

Chronic Condition & Disease Management

When you're experiencing complex health issues, you want the kind of support that allows you to focus on your healing and well-being. With the CHP you have a team ready to help, whether you're fighting cancer, diabetes, heart disease or another condition. Your team will help you:

- Work with your doctor and family to create the best care plan for your needs
- Manage your care among many doctors and specialists
- Move through the healthcare systems, including your insurance
- Get resources to help you manage your health needs at home

Visit ConcordiaPlans.org/bewell and select Personal Coaches.



Grand Rounds offers expert guidance and expert care by:

- Searching for top-ranked, in-network doctors
- Talking to a clinician for free
- Getting a second opinion from a world-leading specialist
- Learning about a condition or treatment options

Visit ConcordiaPlans.org/bewell and select Grand Rounds.

A Promise to Support Your Retirement

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

- The stability of an employer-funded pension plan through the Concordia Retirement Plan; plus
- An opportunity for you to save and manage your 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 retirement, it's up to you to make the most of these 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. For more information visit ConcordiaPlans.org.

Your employer determines the retirement plan options available at your location. Check with your employer or call CPS 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

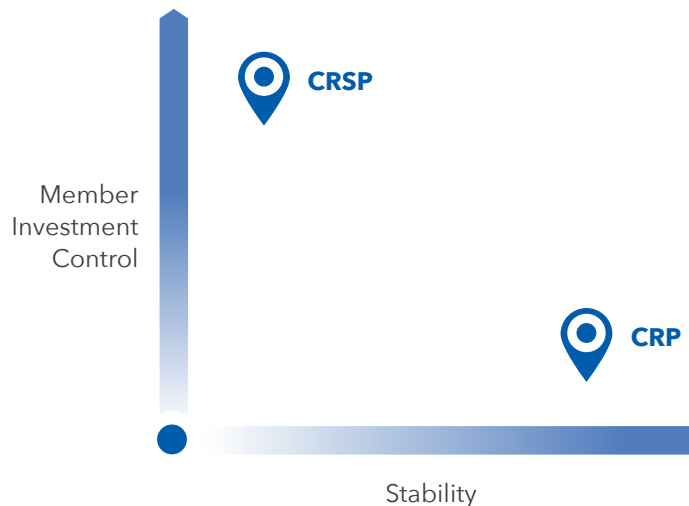
"My ability to retire has been at the hands of Concordia Plans, and I can't thank Concordia enough."

- Steve Dickhudt

CRP member and retired LCMS teacher with 38 years of service

Learn More About Concordia Plan Services Retirement Benefits

Visit ConcordiaPlans.org/myaccount 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 pension benefit amount paid to you 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. Ask your employer in which Option you are enrolled. The CRP provides peace of mind to members because it is the responsibility of CPS and our 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 you to enhance your retirement savings with your own contributions and control how those savings are invested.

The CRSP offers:

- **Lower Fees!** Most funds offered through the CRSP are institutional share classes, which means lower fund administrative fees than typically available to individual investors.
- **Flexibility!** You can start, adjust or stop contributions through the CRSP at any time by completing a new Salary Deferral Agreement.
- **Portfolio Diversification!** CPS, in conjunction with NEPC investment consultants, has created a diverse 15-fund lineup for CRSP participants.
- **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

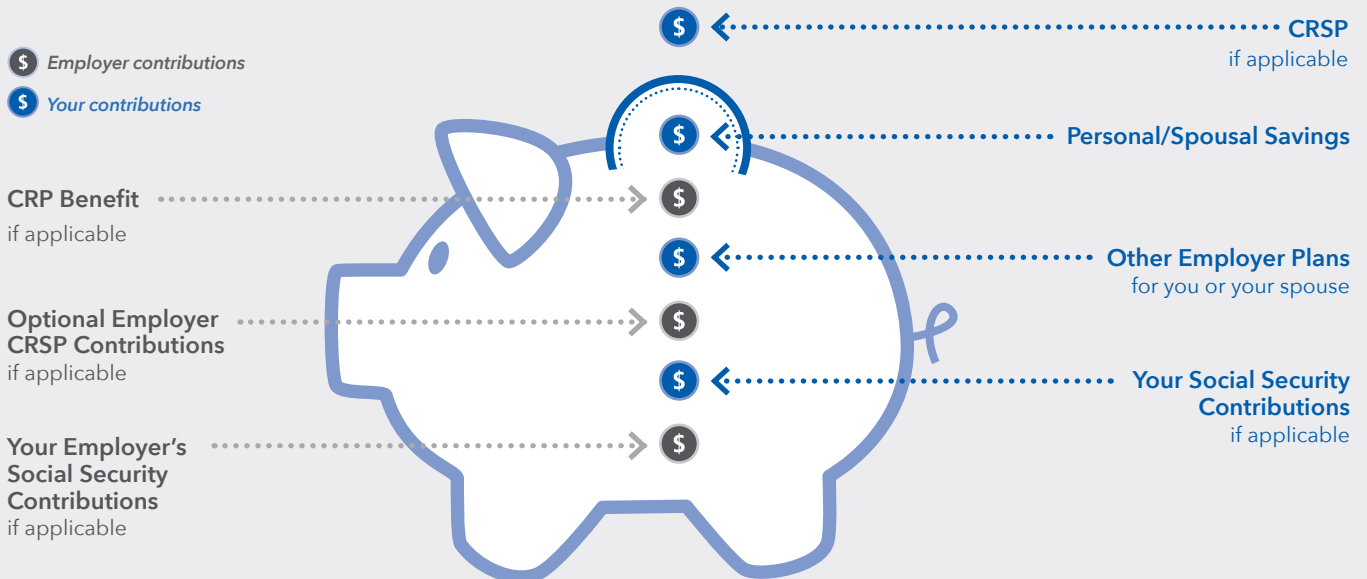
The CRSP offers you an opportunity to set aside **pre-tax dollars** not only to maximize your retirement savings, but to lower your current taxable income.

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 one percent 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 in 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 are on maternity leave, 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 percent 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 time 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, 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**.
- 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 also can have assistance drafting and reviewing legal documents including wills, power of attorney, healthcare directives and more. To use LifeWorks visit **LifeWorks.com** and enter user name: **lfg** and password: **resources** or 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** 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 voluntary benefit paid for by the worker is made available at favorable group rates; premiums are paid directly to Securian. For more information, visit the Life & Loss section of **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 Life and Loss section of **ConcordiaPlans.org**.

Will preparation services and other legal resources are also available to CHP members through the EAP.

See page 5 for more details.



Resources to Support Your Needs

Concordia Plan Services is available to answer your questions 7 a.m.–5 p.m., CST, Monday–Friday. Contact us at 888-927-7526 or info@concordiaplans.org. You may also speak directly to our benefit administrators.

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, HDHP and UMR Options	Express Scripts	800-789-7488
Medical and Prescription Drugs for All HMO and Health Wise Options	Cigna HealthCare	800-244-6224
UMR Options	UMR	888-438-8105
Medical and Prescription Drugs for All Whole Health Options	Kaiser Permanente	my.kp.org/Concordia
Dental Benefits	Cigna Dental	800-244-6224
Vision Benefits	Vision Service Plan	800-877-7195
FSA, HRA and HSA		
– For Whole Health Options	Kaiser Permanente	my.kp.org/Concordia
– For all CHP Options	Further	800-859-2144
Behavioral Health and EAP	Cigna Behavioral Health	866-726-5267
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 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 ConcordiaPlans.org/myaccount, your online benefits portal, for information on your benefits and links to our benefit administrators' websites.

Concordia Plan Services

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