

# 2023 CHP Town Hall

Pacific Southwest District – July 19th



# Agenda

- What is Concordia Plan Services
- What is the Concordia Health Plan
- 2023 CHP Rates
- Navigating the Employer Election Portal
- Open Enrollment Timeline

## TODAY'S



## GOALS

- Understanding of **Who** Concordia Plans is and **What** you are a part of.
- Feel prepared for 2023 CHP Employer Elections
- Understand the 2023 ER Election timeline
- Know your CPS dedicated resource to help you make decisions



# Meet the team



**Brad James**  
*Account Manager*  
*6+ workers for*  
*CA & NV*



**Louis Johnson**  
*Director Account Management*



**Kim Hoover**  
*Account Manager*  
*6+ workers for*  
*AZ Accounts*



**Kaitlin Enneking**  
*AVP, Ministry Engagement*



**Erica Villmer**  
*Account Representative*  
*< 6 workers*

# Our Mission



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Serve ministries ... care for workers ...  
so that the Word of God spreads!

### Why?

Following the example of the early church (Acts 6:1-7), CPS provides business solutions to ministry challenges, freeing up the time and attention of leaders so that they can focus on ministry.

# Constitution, Article III Objective

- “10. *Aid in providing for the welfare of pastors, teachers, and other church workers, and their families in the event of illness, disability, retirement, special need, or death.*”



# Our Purpose

## Directives from the LCMS Handbook (Section 3.7)

1. Manage the benefit Plans of the LCMS
  - Concordia Retirement Plan (CRP)
  - Concordia Retirement Savings Plan (CRSP/403b)
  - Concordia Health Plan (CHP)
  - Concordia Disability and Survivor Plan (CDSP)
2. Manage other Ancillary Programs
  - Supplemental insurance
  - Administrative services

# Walking together to spread the Word of God



**4,000+**  
Employers



**68,000**  
Active Workers &  
Retirees



**53,000**  
Covered  
dependents



**\$5.5B**  
Assets under  
management



**55**  
Years in  
business

# Switching to Current Month Billing February 2023

		2023						
		January	February	March	April	May	June	July
Empyrean/Lawson	NO INVOICE	Current Billing Implemented  <i>*February 1<sup>st</sup> invoice for February coverage</i>						
		Current Billing						
Lifeworks						Go Live		



# Pricing 101 & 2023 Rates

# What is the Concordia Health Plan?

The CHP is a self-funded, church-plan.

What does this mean?

Only LCMS churches, schools and affiliated ministries can participate. We are the church, pooling our dollars together to care for each other.

There is no profit in the CHP. Our goal is to break even every year. Contributions collected are used to:

- Pay healthcare claims/expenses incurred by our workers
- Cover administration of the plan.

For every \$1.00 in contribution we collect, .90 - .92 cents is used to pay claims. Costs in secular commercial plans are double at .80-.85 cents.



# What determines the CHP rates?



## Utilization of the plan & Cost of administration

Begin with **2021** claims costs

- Adjust for:
  - Trend (reprice 2021 for expected cost in 2023)
    - COVID
  - Population changes
    - Who is participating?
    - Where do they live?
    - How old are they?
  - Benefit changes
    - Deductibles, copays
    - Pharmacy programs
    - Wellness programs
  - Negotiated discounts (BCBS, UMR, Kaiser, Cigna)
- End with 2023 projected claims  
Rate increase needed = 8.7%

# 2023 Pricing Updates - CHP

	BCBS	Cigna	Kaiser	
Option A	6.9%			
Option B	6.9%			
Option C	6.9%			
Option D	6.9%			
Option E	8.9%			
Option HDHP	9.9%			
Healthy Me Copay A*	6.9%			
Healthy Me Copay B*	6.9%	8.5%		
Healthy Me Copay C*	6.9%	8.5%		
Healthy Me Copay D	6.9%	8.5%		
Healthy Me Copay E	6.9%	8.5%		
Healthy Me HSA A	7.9%	8.5%		
Healthy Me HSA B	6.9%	8.5%		
Healthy Me HSA C	6.9%	8.5%		
Healthy Me HSA D	6.9%	8.5%		
Healthy Me HSA E	6.9%	8.5%		
Select HMO		8.5%		
Whole Health			8.5%	
Whole Health 1000			8.5%	
Whole Health 2000			8.5%	
<b>Composite</b>		<b>7.7%</b>		

# CHP Updates & Offerings

2023



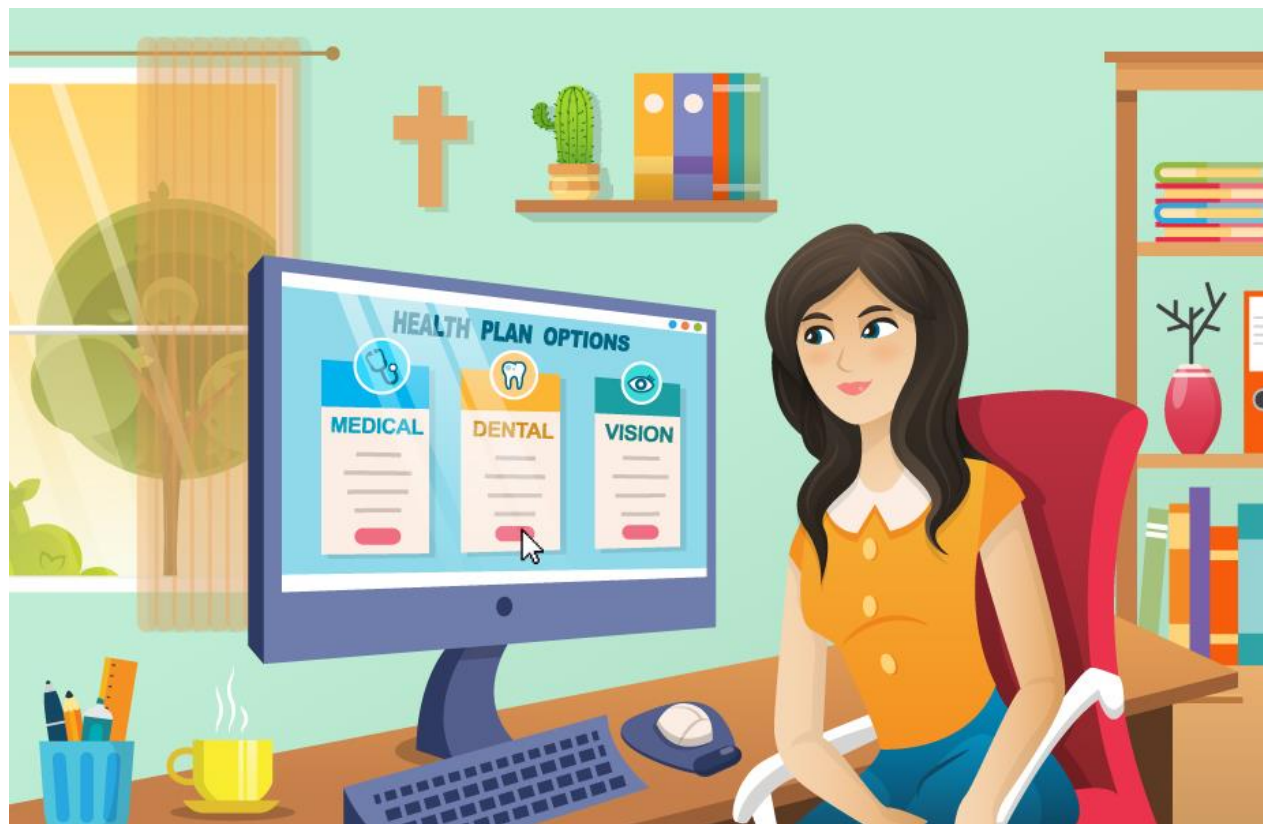
# 2023 CHP Plan Updates

## IRS Qualified High Deductible Plans

The IRS has increased annual contribution limits, minimum deductibles and out-of-pocket amounts for 2023. To keep our plans in compliance with IRS limits, we have increased the deductibles and out-of-pocket amounts for:

- Option HDHP
- Healthy Me HSA-A
- Healthy Me HSA-C

**No changes** to dental and vision options.



# Healthy Me Copay Plans

2023 Plan Name	Healthy Me Copay A*	Healthy Me Copay B	Healthy Me Copay C	Healthy Me Copay D	Healthy Me Copay E
Network	BCBS, UMR	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA
Type of Plan	Copay	Copay	Copay	Copay	Copay
<b>Annual Deductible &amp; Coinsurance</b>					
Coinsurance	20%	20%	20%	20%	20%
Type of Deductible	NA	Embedded	Embedded	Embedded	Embedded
Deductible Single	\$0	\$350	\$600	\$1,200	\$2,400
Deductible Family	\$0	\$700	\$1,200	\$2,400	\$4,800
<b>Annual Out-of-Pocket Maximum</b>					
Individual	\$8,550	\$2,100	\$3,000	\$3,500	\$4,800
Family	\$17,100	\$4,200	\$6,000	\$7,000	\$9,600
<b>Copayments</b>					
Physician Office Visit	\$35	\$35	\$35	\$35	\$35
Specialist Office Visit	\$60	\$60	\$60	\$60	\$60
Emergency Room - Emergent/Non-Emergent	\$500/\$750	\$200/\$400, ded. & coins.	\$200/\$400, ded. & coins.	\$200/\$400, ded. & coins.	\$200/\$400, ded. & coins.
Urgent Care	\$100	\$60	\$60	\$60	\$60
<b>Prescription Copayments</b>					
Retail	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)

Note: Healthy Me Copay A assigns copays for most services, including in-patient hospitalizations, out-patient surgeries and lab work. Review the At-A-Glance for additional details.

# Healthy Me HSA Plans

2023 Plan Name	Healthy Me HSA A	Healthy Me HSA B	Healthy Me HSA C	Healthy Me HSA D	Healthy Me HSA E
Network	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA	BCBS, UMR, CIGNA
Type of Plan	HSA Compatible	HSA Compatible	HSA Compatible	HSA Compatible	HSA Compatible
<b>Annual Deductible &amp; Coinsurance</b>					
Coinsurance	20%	20%	20%	20%	20%
Type of Deductible	Non-embedded	Non-embedded	Embedded	Embedded	Embedded
Deductible Single	\$1,500	\$2,000	\$3,000	\$4,500	\$6,000
Deductible Family	\$3,000	\$4,000	\$6,000	\$9,000	\$12,000
<b>Annual Out-of-Pocket Maximum</b>					
Individual	\$3,000	\$4,000	\$6,000	\$6,900	\$6,900
Family	\$6,000	\$8,000	\$12,000	\$13,800	\$13,800
<b>Copayments</b>					
Physician Office Visit	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
Specialist Office Visit	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
Emergency Room - Emergent/Non-Emergent	Deductible, then 20%/40%	Deductible, then 20%/40%	Deductible, then 20%/40%	Deductible, then 20%/40%	Deductible, then 20%/40%
Urgent Care	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
<b>Prescription Copayments</b>	<b>Post Deductible</b>	<b>Post Deductible</b>	<b>Post Deductible</b>	<b>Post Deductible</b>	<b>Post Deductible</b>
Retail	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)	\$10 / 30% (min. \$25 / max. \$75) / 40% (min. \$50 / max. \$100)



# Kaiser Permanente Plans

2021 Plan Name	Whole Health	Whole Health 1000	Whole Health 2000
Network Type of Plan	Kaiser Permanente HMO/Copay	Kaiser Permanente HMO/Copay	Kaiser Permanente HMO/HDHP
<b>Annual Deductible &amp; Coinsurance</b>			
Coinsurance	NA	20%	20%
Type of Deductible	NA	Embedded	Non-embedded
Deductible Single	\$0	\$1,000	\$2,000
Deductible Family	\$0	\$2,000	\$4,000
<b>Annual Out-of-Pocket Maximum</b>			
Individual	\$1,500 + chiro copays	\$3,000 + chiro copays	\$3,000
Family	\$3,000 + chiro copays	\$6,000 + chiro copays	\$6,000
<b>Copayments</b>			
Physician Office Visit	\$25	\$20	Deductible, then \$30
Specialist Office Visit	\$25	\$20	Deductible, then \$30
Emergency Room - Emergent/Non-Emergent	\$100/waived if admitted	Deductible, then 20%	Deductible, then \$100
Urgent Care	\$25	\$20	Deductible, then \$30
<b>Prescription Copayments</b>			<b>Post-Deductible</b>
Retail	KP Mail Order: \$10/\$20CNP \$20/\$30	KP Mail Order: \$10/\$20CNP \$20/\$30	KP Mail Order: \$10/\$20CNP \$20/\$30

# Select HMO plans (Cigna)

- Available in Southern California only -

2021 Plan Name	Select HMO-C	Select HMO-C 2000
Network	CIGNA	CIGNA
Type of Plan	Copay	Copay
<b>Annual Deductible &amp; Coinsurance</b>		
Coinsurance	NA	NA
Type of Deductible	NA	NA
Deductible Single	\$0	\$2,000
Deductible Family	\$0	\$4,000
<b>Annual Out-of-Pocket Maximum</b>		
Individual	\$2,500	\$4,000
Family	\$7,500	\$8,000
<b>Copayments</b>		
Physician Office Visit	\$30	\$30
Specialist Office Visit	\$40	\$40
Emergency Room	\$150	\$150
Urgent Care	\$90	\$100
<b>Prescription Copayments</b>		
Retail	\$15 / \$35 / \$55	\$15 / \$35 / \$55

See At-A-Glance for more details such as copays for labs, imaging, outpatient surgery and hospitalizations.

# 2023 Pricing Update – Dental & Vision

Dental Carrier		CIGNA
Bundled Dental	Included in medical	
Dental Basic	5.0%	
Dental Plus	5.0%	
Dental Premium	5.0%	
Vision Carrier		VSP
Bundled Vision	Included in medical	
Vision Basic	5.0%	
Vision Premium	5.0%	



# 2023 Dental Options

Dental Plan	Bundled	Basic	Plus	Premium
Network	Total Cigna DPPO	Total Cigna DPPO	Total Cigna DPPO	Total Cigna DPPO
<b>In Network Coverage</b>				
Preventive Care	\$0	\$0	\$0	\$0
Deductible	\$100 per person / \$300 family max	\$100 per person (no limit)	\$50 per person / \$150 family max	\$50 per person / \$150 family max
Basic Dental Care	20%	20%	20%	10%
Major Dental Care	20%	N/A	50%	40%
Calendar Year Maximum	\$1,500	\$1,000	\$1,500	\$1,500
Maximum Benefit Rollover	N/A	N/A	N/A	\$300 year/\$900 max
Orthodontia	Adult & child: 50% (\$1,500 lifetime max)	N/A	Child Only: 50% (\$1,500 lifetime max)	Adult & child: 50% (\$2,000 lifetime max)
<b>Out of Network Coverage</b>				
Preventive Care	Plan Pays 100% of 90% of UCR	Plan Pays 100% of 80% of MAC	Plan Pays 100% of 80% of UCR	Plan Pays 100% of 90% of UCR
Deductible	\$100 per person / \$300 family max	\$300 per person (no limit)	\$150 per person (no limit)	\$150 per person (no limit)
Basic Dental Care	20% of 90% of UCR	20% of MAC	20% of 80% of UCR	20% of 80% of UCR
Major Dental Care	20% of 90% of UCR	N/A	N/A	50% of 80% of UCR
Orthodontia	50% of 90% of UCR	N/A	N/A	50% of 80% of UCR

See document [V40164](#) for a more in-depth explanation of MAC and UCR (sometimes called R&C)

# 2023 Vision Options

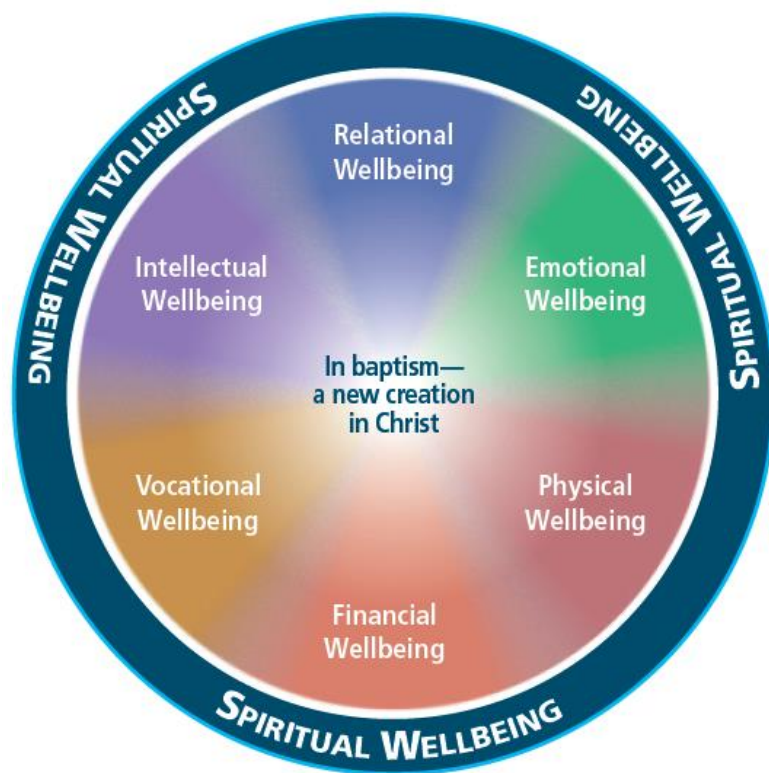
Vision Plan	Bundled Vision	Basic	Premium
Network	VSP	VSP	VSP
<b>In-Network Coverage</b>			
Routine Exam	\$10	\$10	\$10
Lenses	\$25	\$25	\$25
Frames	\$150 allowance	\$150 allowance	\$200 Allowance OR an Easy Option Selection
Contacts	\$150 allowance/\$25 copay if medically necessary	\$150 allowance/\$25 copay if medically necessary	\$200 allowance/\$25 copay if medically necessary
Frequency	Lenses: once every calendar year Frames: once every other calendar year Contacts: once every calendar year	Lenses: once every calendar year Frames: once every other calendar year Contacts: once every calendar year	Lenses: once every calendar year Frames: once every calendar year Contacts: once every calendar year
<b>Covered Lens Enhancements</b>			
Progressive Lenses	Covered in full	Ability to get an average 20%-25% off lens option	Ability to get an average 20%-25% off lens option OR an Enhanced Eyewear Options
Anti-Reflective Coating	Not Covered, ability to get an average 20%-25% off lens option		
Polycarbonate Lenses for Children	Covered in full	Covered in full	Covered in full
<b>Enhanced Eyewear Options</b>			
	N/A	N/A	Upgrade frame to \$250 OR Add Progressive coverage OR Add Anti-Reflective coverage

# Uncovering the value

Concordia Health Plan



# A Review of Our Ecosystem



# Why are there so many wellness programs included?

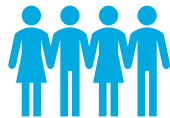


## CONCORDIA PLANS

SERVE MINISTRIES ... CARE FOR WORKERS ...  
SO THAT THE WORD OF GOD SPREADS!



3,500 called workers  
3,500 pastors  
8,900 lay persons  
100 missionaries



36,000 health plan members  
Across 6,000 ministries  
U.S. and International

- Unlike commercial plans, where employers and workers move In and Out, workers within the LCMS are enrolled for the majority of their working career. **\*Some were first enrolled as dependents of a pastor or teacher, before beginning their own career in ministry.\***
- We invest in the long-term health of our workers and their families.
- Nominate a wellness champion. It's important to have individuals within your ministry who can encourage and point individuals to the resources available.





# Nominate a Wellness Champion

Wellness Champions are equipped with tools and resources necessary to encourage and engage their co-workers.


- Support from CPS Health and Wellness Educator Kelly Menke.
- Monthly recorded messages from Kelly.
- Monthly emails.
- Wellness Champion Playbook.
- Annual planner.
- Webinars.
- Challenge.

[Nominate a Wellness Champion](#)

# Getting workers to their on-ramp

## Health Connector

You need to be well to serve well, which is why the **Concordia Health Plan** offers you, your spouse and/or children (age 18 and older) multiple wellness solutions – weight management, heart health and diabetes solutions.



What is your highest health priority or concern right now?

Emotional Health	Stress/Anxiety Management	Physical Health
Unsure?		

<https://www.concordiaplans.org/connector>

Ouch! My back has been killing me. I don't know what to do.

I'm sure Concordia Plans has something that can help. Have you checked out Health Connector?





# Getting Your Workers to Their On-Ramp

## Health Connector

- PROGRESSIVE, TRIAGE-STYLE DIGITAL QUESTIONNAIRE
- ACCOUNTS FOR HEALTH PRIORITIES, HEALTH RISKS & READINESS TO CHANGE



What is your highest health priority or concern right now?

Emotional Health

Stress/Anxiety  
Management

Physical Health

Unsure?

What is your highest health priority or concern right now?

I need help with a sudden health need.

I need help preventing a condition.

I need help with weight management.

I need help with an existing condition.

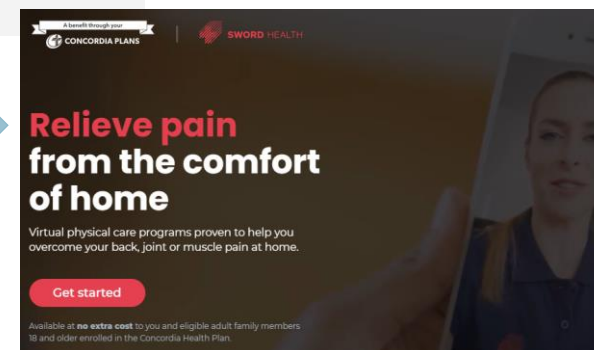
I need help with aches and pains.

I need support during pregnancy.

← BACK

Try out SWORD Health

← BACK



# CHP wellness programs in action



*“What truly means the most to me is that I have been able to stop taking all three diabetes medications: Farxiga, Lantus, and Bydureon. I eliminated the first 2 right away and was looking forward to the day that I could say goodbye to "Bydureon Wednesdays.”*

**I am so energized by the very thought that I can live without my medications**



**SWORD HEALTH**

*“I haven’t slept through the night in three years since my surgery. Since I have started Sword I have slept almost every night.”*

**Thank you**



*“Since the age of 13, weight has been my battle each and every day. Now, 50 years later and many fad and "tried and true" diet programs later, Wondr was the answer for me. I haven’t weighed this little since I was in high school!”*

**This has literally changed my life**

# Voluntary Benefits

Critical Illness & Accidental Injury Insurance

# What are voluntary benefits?

## **Critical Illness (CI) Insurance and Accidental Injury (AI) Insurance**

- Create a “safety net” for your workers and their families.
- Workers can elect one or both benefits.
- Pay lump sum benefit based on the accident or illness.
- Benefit can be used in any way the worker needs.
- Offered through a group plan, which means competitive pricing compared to direct sale products.
- Paid for by the worker.
- Payroll deducted by the employer.

# How do voluntary benefits protect my workers?



	Expenses	The Plans Cover	Personal Costs
Loss of income while unable to work	\$4,000	\$2,800*	\$1,200*
Monthly bills & other expenses	\$2,500	\$0	\$2,500
Medical OOP costs	\$25,000	\$21,500	\$3,500

This is where  
Accident  
al Injury  
and  
Critical  
Illness  
plans can  
help!

\*Disability payment is an estimation based on 70% of Monthly income and does not factor in taxes, benefit withholdings or the 14-day elimination period.

# How do I offer my workers voluntary benefits?



Adopt Accidental Injury and Critical Illness during the Employer Election Period.

**Step 4: Pick Voluntary Benefits – Accidental Injury and Critical Illness Insurance** X (close)

Critical Illness Insurance and Accidental Injury Insurance creates a “safety net” for your workers and their families. It doesn't cost your ministry anything to offer these benefits. Your role would be to set up the payroll deduction for the low premiums your workers would pay. [Learn more.](#)

☐ Elect ☐ Decline

Workers can then choose to elect or decline the coverage during Open Enrollment.

CRITICAL ILLNESS INSURANCE - EMPLOYEE	ACCIDENTAL INJURY INSURANCE
	
Plan: Decline Coverage	Plan: Decline Coverage
Effective Date: 01/01/2021	Effective Date: 01/01/2021
<a href="#">CHANGE</a>	<a href="#">CHANGE</a>
<a href="#">MORE DETAILS</a>	<a href="#">MORE DETAILS</a>



# Personal Spending Accounts

# Personal Spending Account Renewals

- Employers will simply be providing their HQY PSA intention in the tool.
- Based on the intention indicated an email will go out explaining next steps.
- If there are no PSA changes there is no action needed, renewal will automatically occur.
- All options outside of renewing with no changes will require additional steps that must be taken **by September 16, 2022.**

## Current (2022) Personal Spending Account Elections

The below summary indicates if your employer is currently offering a PSA with a Concordia Plans preferred vendor. [Click here \(link\)](#) to learn more about PSAs.

Personal Spending Account Type	Your Election
Health Savings Account:	Health Equity
Health Reimbursement Account:	Health Equity; Kaiser
Health Care Flexible Spending Account	---
Limited Purpose Flexible Account	N/A
Dependent Care Flexible Spending Account	none

## 2023 Election Intent for HealthEquity Personal Spending Accounts

Based upon your current PSA elections, please indicate your renewal intent for your Health Equity PSAs if applicable. Please note, for employers who utilize Further or Kaiser they will contact you directly to manage your plan renewals for 2023.

1. Renew current HealthEquity PSAs with no changes
2. Renew with HealthEquity but make changes to my current PSA elections
3. Terminate my HealthEquity PSAs
4. I'd like to set-up PSAs with HealthEquity for the first time.
5. Not interested

# PSA Worker Enrollments

- Workers enrolled in a HealthEquity HSA in 2022 will be defaulted into contributing to an HSA for 2023 if they are still eligible to contribute.
- Worker enrolled in an FSA, LPFSA, or DCFSA will need to make a new 2023 election.
- Workers enrolled in an HRA will continue to take no action as they will be automatically enrolled based on their CHP enrollment.





## HSA Annual Contribution Limits - 2023



**\$3,850 Self Only Coverage**

**\$1,000 catch-up  
contribution**



**\$7,750 Family Coverage**

**\$1,000 catch-up  
contribution**



# Renew PSA with changes

- Renewing with changes will require the employer to take action in the HQY Employer Portal.
- The steps will be provided in the email that is sent following the selection of their intention.

Hello -

Thank you for making your 2023 Concordia Health Plan Elections. During the election process, you indicated your intention for your HealthEquity personal spending account (PSA) for 2023:

## **RENEW HEALTHEQUITY PSAs WITH CHANGES**

Based on this intention, you will need to complete these steps:

1. **Log onto your HealthEquity employer portal** and complete your desired changes. **Click here** for a guide to walk you through this process.
2. Once completed and processed, HealthEquity will send you a confirmation email and will begin working on your PSA changes.

If you are looking to add a new PSA outside of what you currently offer, please contact your Account Manager as this will require additional steps. HealthEquity will confirm with Concordia Plans to ensure a successful open enrollment experience for your workers.

All PSA updates need to be finalized with HealthEquity **by Sept. 16, 2022**. If you decide later to make a change to your PSAs, please contact your Account Manager, [Insert Name], to confirm the appropriate next steps. Please note that changes made after Sept. 23 will impact your workers open enrollment experience.

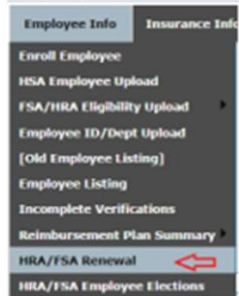
If you have any questions or concerns, please contact your Account Manager.

Thank you,  
Concordia Plans

# Renew PSA with changes continued

## Renewal Employer Portal Process:

1. Login to HQY Employer Portal
2. Employee Info > HRA/FSA Renewal



3. A walk me pop-up message will appear to add an additional reminder that renewals will have a validation step
4. As soon as the walk me pop-up message is closed the plans scheduled to renew will appear, screen shot below.
5. Employers will have two options from here, RENEW or TERM

Plan Name	Start	End	
DCRA 2020 <a href="#">View Details</a>	2/1/2020	12/31/2020	<input type="button" value="Renew"/> <input type="button" value="Term"/>
HCRA 2020 <a href="#">View Details</a>	2/1/2020	12/31/2020	<input type="button" value="Renew"/> <input type="button" value="Term"/>

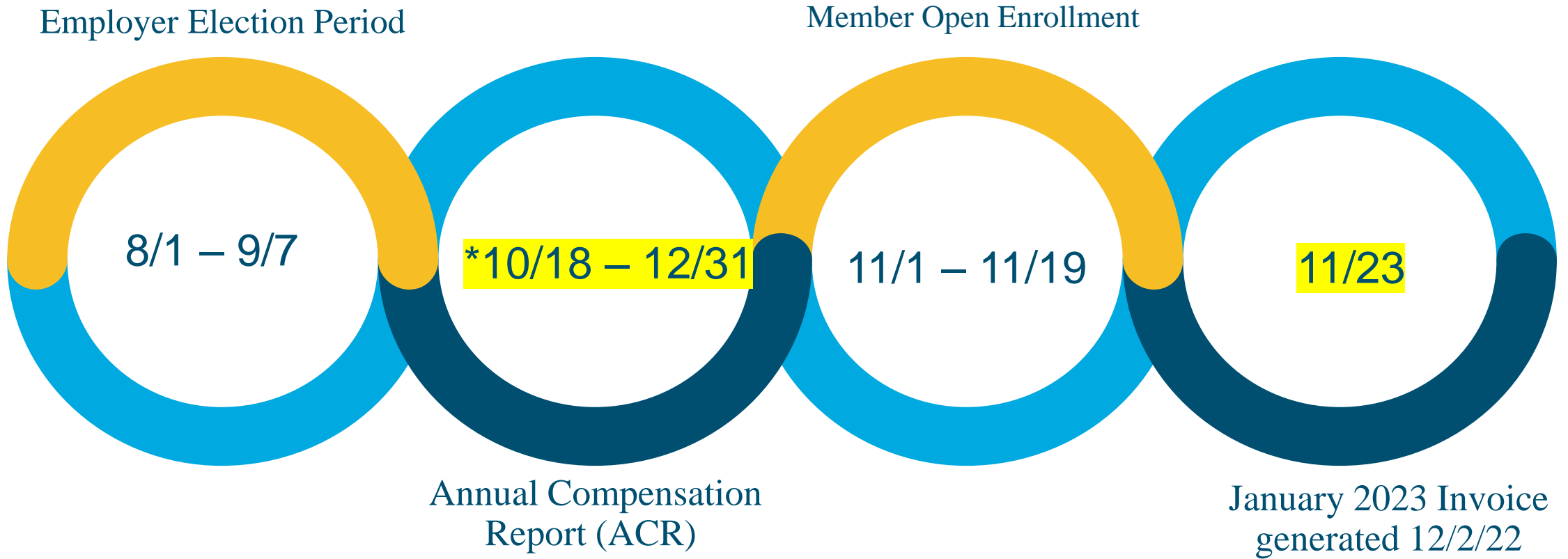
If the employer chooses to RENEW, they will be asked to review the following information.

Two screenshots of the 'Plan Info: HCRA 2017' form. The top screenshot shows the 'Make changes' button highlighted with a red box and a red arrow pointing to the 'Plan Year End' field. The bottom screenshot shows the 'Renew with changes' button highlighted. Both screenshots show the following fields: Plan Year Start, Plan Year End, Runout Date, Early Term Runout Days, Early Term Runout, Grace Period End, Early Term Grace Days, Election Minimum, Election Maximum, Deduction Method (Assumed), Carryover, and Debit Card. The bottom screenshot also includes a 'Comments' section with a text area and a 'Please describe any additional changes' prompt.

# Open Enrollment Timelines

Timelines

# 2023 Open Enrollment Timeline





# 2023 Open Enrollment Timeline

## Employer Election Materials

- The Employer Election Guide will be 100% digital this year. You will receive a flyer with a QR code that will take you to the Employer Election landing page.
- Digital versions of all Employer Election Materials located at: [www.concordiaplans.org/2023CHPelections](http://www.concordiaplans.org/2023CHPelections)
- Rates Letters with Flyer
  - Mailed on 7/1
- Employer Election Webinar
  - August 2nd @ 1pm CST
  - August 4th @ 11am CST



Employer Benefits Election Guide for 2023



# The Concordia Plans difference



Serving ministries and caring for workers... So the Word of God continues to spread. That's what drives us!



We have industry leading professionals on our board, in addition to the companies that we work with. As a nonprofit organization, our focus is on you – not profits.



We are a partner, not a vendor. We are intentional about Asking, Listening and Acting on how we can improve, better serving you and your workers.

# Questions?



Brad James

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Thank You and God's Continued  
Blessings!



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