

Concordia University, St Paul

2023

Benefits Summary for
Eligible Employees

This is not a legal summary plan description

Issued by:

*Concordia University, St Paul
Human Resources Department*

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Changes to the 2023 benefit options for eligible employees!

CSP has elected to offer the following: Healthy Me Copay - D (Traditional PPO) and Healthy Me HSA - A (High Deductible Health Plan). Both options are unbundled plans, requiring employees to individually elect their choice of medical, dental, and vision coverage. Participants may elect or decline each of these coverages through their Concordia Plans portal account during the annual enrollment process.

Health Insurance

Health Care Provider: Blue Cross Blue Shield of Minnesota

Mental Health Provider: Cigna Behavioral Health

Prescription Drug Provider: Express Scripts

Medical Options: Healthy Me Copay - D or Healthy Me HSA - A

Eligibility: Employees: .75 - 1.00 FTE

Dependent Eligibility is to the end of the month that the dependent turns 26 years of age.

Dental Insurance

Dental Care Provider: Dental Premium through Cigna Dental

Eligibility: Employees: .75- 1.0 FTE

Vision Insurance

Vision Care Provider: Vision Premium through VSP

Eligibility: Employees: .75 - 1.0 FTE

To make the best determinations about your benefit elections, please look at the following At-a-Glance documents in addition to the premium charts at the back of this summary.

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Concordia Health Plan 2023

Healthy Me Copay D (BCBS-MN)

At-a-Glance

(Reflects Member's Responsibility)

Medical and Mental Health Benefits - Administered by BCBS-MN	Network Cost	Non-Network Cost
Individual Deductible Maximum*	\$1,200	\$3,600
Family Deductible Maximum*	\$2,400	\$7,200
Individual Out-of-Pocket Maximum**	\$3,500	\$10,500
Family Out-of-Pocket Maximum**	\$7,000	\$21,000
Coinsurance	20%	40%
Preventive Care	No charge	Not covered
Office Visit: Primary	\$35 copay/visit	\$70 copay/visit
Office Visit: Specialist	\$60 copay/visit	\$120 copay/visit
Well Child Care	No charge	Not covered
Laboratory	20% coinsurance after deductible	40% coinsurance after deductible
Diagnostic Radiology	Covered under the Physician's Office, Emergency Room, Urgent Care or Outpatient. Benefits based on place of service	40% coinsurance after deductible
Advanced Imaging	Covered under the Physician's Office, Emergency Room, Urgent Care or Outpatient. Benefits based on place of service	40% coinsurance after deductible
Inpatient and Outpatient Services	20% coinsurance after deductible	40% coinsurance after deductible
Emergency Room Visit	\$200 copay/visit then deductible applied (copay waived if admitted)	
Urgent Care	\$60 copay/visit	

Prescription Drug Benefits - Administered by Express Scripts	Retail Pharmacy Short-Term Medication	Mail Order Pharmacy Long-Term Medication
	See copay structure below	
Preventive		
Generic	\$10 copay	\$25 copay
Brand-name Formulary***	30% coinsurance (member pays minimum \$25 / maximum \$75)	30% coinsurance (member pays minimum \$62.50 / maximum \$187.50)
	For insulin drugs only: 30-day supply: \$25 copay / 60-day supply: \$50 copay / 90-day supply: \$75 copay	
Brand-name Non-Formulary***	40% coinsurance (member pays minimum \$50 / maximum \$100)	40% coinsurance (member pays minimum \$125 / maximum \$250)

Other CHP Benefits and Discounts	
Hearing	TruHearing
Employee Assistance Program	Cigna Behavioral Health

* Copays don't apply to the deductible.

** Includes deductibles, copays and coinsurance costs for medical and mental health/substance abuse, and prescription drug services.

*** When a patient or physician requests a brand drug but an equivalent generic is available, the patient pays the brand cost share plus the cost difference between the brand and generic drugs up to the cost of the brand drug. The cost difference will not be applied to the deductible or out-of-pocket maximum.

The amount of any coupon, rebate or manufacturer's assistance will not count towards your coinsurance, copayment, deductible or out-of-pocket.

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This document is a brief outline of benefits provided by the Concordia Health Plan option referenced above. While every effort has been made to provide accurate information, please refer to the CHP official plan document and the appropriate CHP Schedule for more detailed information.

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Concordia Health Plan 2023 Healthy Me HSA A (BCBS-MN) At-a-Glance

(Reflects Member's Responsibility)

Medical and Mental Health Benefits - Administered by BCBS-MN	Network Cost	Non-Network Cost
Self Only Deductible Maximum	\$1,500	\$4,500
Family Deductible Maximum	\$3,000	\$9,000
Individual Out-of-Pocket Maximum*	\$3,000	\$9,000
Family Out-of-Pocket Maximum*	\$6,000	\$18,000
Coinsurance	20%	40%
Preventive Care	No charge	Not covered
Office Visit: Primary	20% coinsurance after deductible	40% coinsurance after deductible
Office Visit: Specialist	20% coinsurance after deductible	40% coinsurance after deductible
Well Child Care (under age 6)	No charge	Not covered
Laboratory	20% coinsurance after deductible	40% coinsurance after deductible
Diagnostic Radiology	20% coinsurance after deductible	40% coinsurance after deductible
Advanced Imaging	20% coinsurance after deductible	40% coinsurance after deductible
Inpatient and Outpatient Hospitalization	20% coinsurance after deductible	40% coinsurance after deductible
Emergency Room Visit	20% coinsurance after deductible	
Urgent Care	20% coinsurance after deductible	

Prescription Drug Benefits - Administered by Express Scripts	Retail Pharmacy Short-Term Medication	Mail Order Pharmacy Long-Term Medication
Preventive	No cost for generic preventive drugs; no deductible applied. Otherwise, see copay structure below. (Note: deductible does not apply to brand-name diabetic drugs)	
Generic	\$10 copay after deductible	\$25 copay after deductible
Brand-name Formulary**	30% coinsurance after deductible (minimum \$25 / maximum \$75)	30% coinsurance after deductible (minimum \$62.50 / maximum \$187.50)
	For insulin drugs only (deductible does not apply): 30-day supply: \$25 copay / 60-day supply: \$50 copay / 90-day supply: \$75 copay	
Brand-name Non-Formulary**	40% coinsurance after deductible (minimum \$50 / maximum \$100)	40% coinsurance after deductible (minimum \$125 / maximum \$250)

Other CHP Benefits and Discounts	
Hearing	TruHearing
Employee Assistance Program	Cigna Behavioral Health

* Includes deductibles, copays and coinsurance costs for medical, mental health/substance abuse and prescription drug services.

If coverage other than Self Only is elected, the family deductible must be satisfied before coinsurance applies. This is called a non-embedded deductible. The out-of-pocket maximum is also non-embedded.

** When a patient or physician requests a brand drug but an equivalent generic is available, the patient pays the brand cost share plus the cost difference between the brand and generic drugs up to the cost of the brand drug. The cost difference will not be applied to the deductible or out-of-pocket maximum.

The amount of any coupon, rebate or manufacturer's assistance will not count towards your coinsurance, copayment, deductible or out-of-pocket.

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Concordia Health Plan 2023 Dental Premium Plan At-a-Glance

(Reflects Member's Responsibility)

Dental Benefits – Administered by Cigna Dental		
Annual Deductible		
	Total Cigna DPPO Network Cost	Non-Network Cost Allowance
Individual Deductible Maximum	Individual: \$50	Individual: \$150
Family Deductible Maximum	Family: \$150	There is no family deductible maximum.
Annual Benefit Maximum per Person	\$1,500, does not include preventive care	\$1,000, does not include preventive care
Progressive Maximum Benefit <i>(Have one Preventive Care Exam in prior year and \$300 will be added to current year's Annual Benefit Maximum, up to three years.)</i>	Year 2: \$1,800 Year 3: \$2,100 Year 4: \$2,400	Year 2: \$1,300 Year 3: \$1,600 Year 4: \$1,900
Preventive, Basic, Major and Orthodontics		
	Total Cigna DPPO Network Cost	Non-Network Cost Allowance
Preventive Care <i>X-rays, Exams, Cleanings, Sealants</i>	0%, no deductible	Plan pays 100% of 80% of R&C* amount. Member pays remaining amount of billed charges. No deductible.
Basic Care <i>Extractions, Amalgams, Restorations, Endodontics, Periodontics, Anesthetics</i>	10%, after deductible	After deductible, plan pays 80% of 80% of R&C* amount. Member pays remaining amount of billed charges.
Major Care <i>Crowns, Bridges, Implants, Dentures, Oral Surgery</i>	40%, after deductible	After deductible, plan pays 50% of 80% of R&C* amount. Member pays remaining amount of billed charges.
Orthodontic Care	50% after deductible \$2,000 lifetime maximum per covered individual paid by Plan	After deductible, plan pays 50% of 80% of R&C* amount. Member pays remaining amount of billed charges.

**Reasonable & Customary (R&C) - The R&C Allowance is described as a percentile, meaning that Cigna reimburses treatment costs up to the amount charged by that percentile of the dentists in the area. This is also known as Usual, Customary, and Reasonable (UCR).*

Note: Providers enrolled in the Total Cigna DPPO network are considered network providers. This network is made up of two smaller networks: Cigna DPPO Advantage and Cigna DPPO. Cigna DPPO Advantage providers have agreed to deeper discount resulting in less out-of-pocket expenses for you. Cigna DPPO providers have still agreed to provide discounts, just not as deep as Cigna DPPO Advantage.

This dental option is offered with the Healthy Me and Whole Health options as well as Select HMO-C and Select HMO-C 2000.

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Concordia Health Plan 2023 Vision Premium Plan At-a-Glance

(Reflects Member's Responsibility)

Vision Benefit - Administered by VSP		
Routine Exam		
	Network Cost	Non-Network Cost Allowance
Routine Exam	\$10 copay	up to \$45
Frequency	One exam every calendar year	One exam every calendar year
Lenses		
	Network Cost	Non-Network Cost Allowance
Lenses Single/Bifocal/Trifocal/Lenticular	\$25 copay	\$30/\$50/\$65/\$100
Frequency	Once every calendar year	Once every calendar year
Progressive Lenses*	Average discount of 20%-25% off or Member may elect covered in full when selecting Progressives as the Easy Option feature*	N/A
Anti-Reflective Coating*	Average discount of 20%-25% off or Member may elect covered in full when selecting Anti-Reflective Coating as the Easy Option feature*	N/A
Polycarbonate Lenses for Children	Covered in Full	N/A
Frames		
	Network Cost	Non-Network Allowance
Retail Frame Allowance*	\$200 or Member may increase to \$250 when selecting upgraded frame allowance as the Easy Option feature*	\$70
Frequency	Once every calendar year	Once every calendar year
Contact Lenses		
	Network Cost	Non-Network Allowance
Medically Necessary	\$25 copay	\$210 allowance
Elective	\$200 allowance	\$105 allowance
Frequency	Once every calendar year	Once every calendar year

This vision option is offered with the Healthy Me and Whole Health options as well as Select HMO-C and Select HMO-C 2000.

**Vision Premium includes the Easy Option feature which offers the choice of one of the following enhanced eyewear options: (A) An upgraded frame allowance to \$250, (B) An added Progressive coverage, or (C) An added Anti-Reflective coverage*

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Be Well Serve Well Wellness Reward Program

Provider: Power of Vitality, Doctor on Demand, Omada, Naturally Slim, Livongo, Virta, Sword Health, Grand Rounds, Concordia Total Health Team, Healthy Pregnancies/Healthy Babies
Eligibility: Eligible Employees .75 - 1.0 FTE who are enrolled in a medical plan

The **Power of Vitality** program allows employees that are enrolled in the health plan to personalize a wellness program that makes it easy for them to live a healthy lifestyle by interactively taking part in it online or through an app on an electronic device. If an employee decides to enroll in Power of Vitality, the employee will receive a \$100.00 credit toward the purchase of a fitness device through Vitality's website. The employee will also receive a \$250.00 gym subsidy for eligible participation. Vitality subsidies are considered taxable income due to IRS regulations. For more information, please visit <https://www.powerofvitality.com>

Telehealth programs let you access health care, prescriptions, and mental health counseling via computer, smartphone, or tablet and are a good solution to getting a diagnosis and treatment plan for common illnesses, such as flu, stress/anxiety, skin conditions, and allergies. Telehealth providers are board certified and may be found by visiting <https://www.doctorondemand.com/> for Doctors on Demand or by downloading the 98point6 app to sign up for an account.

Omada Health is a weight loss program available free of cost to employees and their adult dependents at risk for Type 2 diabetes or heart disease. Eligible employees or adult dependents must be enrolled in the Concordia Health Plan to participate. Omada is a 16-week program that separates itself into 4 weeks per 4 courses. The program is as follows: Eating Healthier, Increasing Activity, Overcoming Challenges, and Strengthening Habits. Successful employees are dedicated to tracking meals, and fitness, and participating in discussion boards. Once the employee is accepted for enrollment, they will be placed with a group and sent materials to assist them toward success. Employees may participate via the web or app.

Wondr has a common-sense, skill-building approach to lasting weight loss, and it does not include starving, counting calories, or eating diet food. Reduce your risk of getting a serious disease – such as diabetes – and increase your chance of living a longer, healthier life while still eating the foods that you love.

Livongo is a whole new approach to management that makes living with diabetes easier through coaching, an advanced blood glucose meter, and unlimited testing strips. **Virta** is a treatment clinically proven to reverse type 2 diabetes – patients reduce their blood sugar and A1C levels while removing diabetes medications and losing weight through medical supervision, one-on-one health coaching, diabetes testing supplies, and a private patient community.

SWORD Health is a physical therapy alternative program for back, joint and muscle pain that you can do from the comfort of your home, or anywhere. Combining the best in human care with easy-to-use technology, SWORD can help you prevent or treat chronic pain.

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Concordia Total Health Team is a dedicated team of specialists who can help employees get healthy and stay healthy. The team includes nurses, coaches, dietitians, clinicians, and counselors. They can assist with disease management, lifestyle management, and much more. This resource is free of cost.

Grand Rounds will assist with finding a doctor in the top 10 percent of his or her field nationwide for treatment, medical advice, and support to ensure you receive the best possible medical care.

Healthy Pregnancies/ Healthy Babies program is designed to:

- ❖ Improve the quality of maternity care through comprehensive clinical assessment
- ❖ Develop care management plans tailored to each member's specific needs
- ❖ Deliver improved education and tools for self-care

Members will speak with licensed nurses throughout their pregnancy and assist with management services that will accommodate the member. Members who enroll by the end of their first trimester will receive \$150 and members who enroll by the end of their second trimester will receive \$75. Please call BCBS at 866-489-6948 to enroll.

Employee Assistance Program

Provider: Cigna Behavioral Health

Eligibility: Eligible Employees: All University Employees including Students, Faculty, Contracted Faculty of Practice, and Full/Part Time Staff

The Employee Assistance Program (EAP) is designed to provide confidential assistance to employees that may need help with any work or life challenge that may arise. In this program, the EAP aids with Caregiver Concerns, Family and Relationships, Stress Management, Grief, and Loss, Financial or Legal Issues, Job and Career Support Needs, and Community Resource Needs. In addition to these services, the EAP also provides 6 face-to-face counseling sessions per issue per year with a mental health or substance abuse professional. To obtain more information about the EAP program please contact 1-866-726-5267 or visit www.MyCigna.com. To log in, please use the company's employer ID: LCMS

**Please note that not all services are free and may have a certain percentage off or a time allotted consultation.*

Health Savings Account (HSA)

Provider: Health Equity

Eligibility: Eligible Employees .75 - 1.0 FTE who have elected a High Deductible medical plan

This plan allows eligible employees to use pre-tax dollars to pay for qualified expenses. Employees file claims against their account and are reimbursed for expenses by check or debit card. Unclaimed accounts are rolled over from year to year.

Options: For 2023 up to \$3850 for an individual and \$7750 for a family annually can be deposited for medical expenses. Employees over the age of 55 can contribute \$4850 for an

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individual and \$8750 for a family. Once the account gets to \$10,000 an employee can start investing it into a Charles Schwab account.

Flexible Spending Accounts- Health and Dependent Care (FSH or FSD)

Provider: Health Equity

Eligibility: Eligible Employees .75 - 1.0 FTE who have elected in a High Deductible medical plan

This plan allows eligible employees to use pre-tax dollars to pay qualified medical and/or dependent care expenses. Employees file claims against their account and are reimbursed for their expenses. Unclaimed amounts are forfeited at the calendar year-end. Employees can only enroll during open enrollment or if they are new to the university during benefit orientation.

Options:

Health Care Reimbursement: up to \$2,750 can be elected annually for medical expenses

Dependent Reimbursement: up to \$5,000 can be elected annually for daycare expenses

**If an employee enrolls in a high deductible health plan, they will only qualify for a limited purpose medical flexible spending account which will allow for qualified dental and vision expenses only.*

Concordia Disability Plan

Provider: Concordia Plan Services administered by Lincoln Financial Group

Eligibility: Eligible Employees .51 - 1.0 FTE who have enrolled in Concordia Plan Services

Concordia Disability benefit provides financial protection by paying a portion of an employee's income while they are unable to earn a full income due to a covered injury, sickness, or pregnancy. The plan does not distinguish between short-term and long-term disability.

Cost: Employer pays the full cost of the contributions for the plan. There is no employee cost

Elimination Period: Before benefits are payable, the employee must be absent from work due to a disability (determined by the claims administrator) for a period of 14 consecutive calendar days, called the "elimination" period.

Benefit Payment: After 14 days of disability the Plan pays 70% of employees' pre-disability compensation

Benefit Reductions: The employee disability benefit payments will be reduced dollar for dollar by any benefits for which the employee is eligible for their disability, such as benefits from Social Security (including dependent benefits), any state disability plan, workers' compensation, etc. Some disabilities may not be covered or may have limited coverage under the Plan as determined by the provider.

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Concordia Survivor Plan

Provider: Concordia Plan Services administered by Minnesota Life Insurance

Eligibility: Eligible Employees .51 - 1.0 FTE who have enrolled in Concordia Plan Services

Survivor Benefits: Enrolled active employees and their enrolled dependents will receive a lump sum death benefit.

- **Cost:** The costs for the CDSP lump-sum death benefits are 100% employer-paid and the employee is not required to provide evidence of insurability (EOI).
- **Additional Coverage:** Employees may also apply directly to Minnesota Life for supplemental life coverage for themselves and their eligible dependents, at their own expense. EOI requirements will apply for supplemental coverage above guaranteed issue amounts or if the initial eligibility period has ended.

The amount of the death benefit is a multiple of the employees' annual compensation, calculated at two (2) times the employee's annual compensation.

Dependent's death: In the event of the death of an eligible enrolled dependent spouse or child while an employee is enrolled in the Plan, a lump-sum death benefit of \$10,000 will be paid to the employee. *Dependent* means the employee's enrolled spouse or child as defined by the Plan.

Accidental Death and Dismemberment Benefit

Provider: Concordia Plan Services administered by Securian

Eligibility: Eligible Employees .51 - 1.0 FTE who have enrolled in Concordia Plan Services

Accidental death or dismemberment by accidental injury occurs when an employee's death or dismemberment results, directly and independently of all other causes, from an accidental injury that was unintended, unexpected, and unforeseen. The benefit will be paid in a single sum. Coverage is at the expense of the employee at a level determined by the participant. Coverage ranges from \$25,000-\$300,000.

<u>Type of Loss</u>	<u>% of Amount of Insurance</u>
Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
Speech and Hearing in both ears	100%
One Hand and One Foot	100%
One Foot and Sight of One Eye	100%
One Hand and Sight of One Eye	100%
Sight of One Eye	50%
Speech	50%
Hearing in Both Ears	50%
One Hand or One Foot	50%
Thumb and Index Finger of One Hand	25%

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Group Voluntary (Critical Illness and Accident) Insurance

Provider: Cigna

Eligibility: Eligible Employees .51 - 1.0 FTE who have enrolled in Concordia Plan Services

Group voluntary insurance provides a cash payment directly to participants for out-of-pocket and uncovered expenses in the event of a critical illness diagnosis or accident. Critical illness insurance provides a lump-sum cash benefit when a covered condition is diagnosed. Coverage is at the expense of the employee at a level determined by the participant.

Concordia Retirement Savings Plan

Provider: Concordia Plan Services administered by Fidelity Financial

Eligibility: Eligible Employees .51 - 1.0 FTE who have enrolled in Concordia Plan Services

Concordia University offers two retirement savings options: a 403(b) pre-tax plan and a 403(b) ROTH post-tax plan. The university will match 50% of your contribution up to 2%. The university will match contributions that are placed in a Roth account by the employee, however, the match will be distributed in the 403(b) account. For more information regarding retirement, please log into <https://nb.fidelity.com/public/nb/atwork/home>.

Concordia Retirement Plan (Pension)

Provider: Concordia Plan Services

Eligibility: Eligible Employees: .51 - 1.0 FTE who have enrolled in Concordia Plan Services

Employees, 21 years of age or older are vested once they have been enrolled in the Concordia Retirement Plan for five years. The benefit is based on an average of five highest years of consecutive compensation and years of service with Concordia Plan Services. This allows employees to receive a monthly income once they retire.

Paid Time Off and Holidays

Provider: Concordia University, St Paul

Eligibility: Exempt and Non-Exempt Employees Who Track Time

Paid Time Off (PTO) is to provide time off from work with pay due to illness, vacation, or personal convenience. Paid Time Off accrual begins on the first day of employment and is available after the employee's first 60 days of employment. Please reference the employee handbook for PTO accrual.

In addition to PTO, employees are paid for the following holidays; New Year's Day, Martin Luther King Day, Good Friday, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, and the day after, and Christmas through New Year's Eve Day. While some offices are open over the Christmas through New Year's Eve Day holiday, employees required to work are eligible to take time off equal to time worked during the holiday within 30 days of the University reopening.

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Tuition Remission

Provider: Concordia University, St Paul

Eligibility: Employees .75-1.0 FTE

A tuition remission of 75% for Bachelors/Masters/Doctoral programs is available for eligible employees. In addition, employee's spouses are eligible for 50% tuition remission and dependents of employees are eligible for 100% tuition remission, both for a singular bachelor's degree program only. Eligible employees, spouses, and dependents are able to enroll in colleges or universities that participate in the Council of Independent Colleges (CIC) and through the Tuition Exchange Program (TEP). If there is interest in CIC or TEP, please contact Julie Krinke at jkrinke@csp.edu. Employees and/or dependents attending Concordia University must submit a completed tuition waiver form approved by their supervisor to Human Resources in advance of beginning classes each semester or they will be required to pay tuition for that term.

Identity Guard

Provider: Securian

Eligibility: All University Employees

Because your digital and financial identity are at constant risk, you need constant protection! Concordia Plans is proud to partner with Identity Guard to help protect you and your family from identity theft – a crime that can take weeks (and sometimes months) to resolve and leave a lasting impression on your credit rating. Identity Guard helps you protect your personal data and financial information by

- Monitoring the 'dark web' for your data.
- Providing near-real-time alerts and action steps.
- Using anti-phishing technology to protect information.
- Providing PC and mobile ID protection tools.
- Identity Recovery Assistance, including dedicated Victim Recovery Specialists and up to \$1 million in identity theft insurance* to help cover your losses if you are a victim of identity theft or fraud.

Choose from three plan coverage options at special rates for CPS members, visit ConcordiaPlans.org/IdentityGuard for more information.

LifeWorks

Provider: Securian

Eligibility: Eligible Employees: .51 - 1.0 FTE who have enrolled in Concordia Plan Services

You can receive unlimited guidance by phone from professionals trained in legal, financial, and grief matters. In addition, the website offers comprehensive tools and resources such as

- Legal Resources. Legal consulting services are available, including a 30-minute consultation with an attorney for each unique legal issue. You can also access their legal library filled with articles, FAQs, guides, forms, documents, an online will drafting tool, and more!
- Support. Assistance with balancing life (work, family, parenting, helping older relatives, etc.) is provided to help meet your needs.
- Financial Resources. Find tools to help you with budgeting, debt management, preparing for financial emergencies, home buying or renting, and taxes. To access the LifeWorks resources, visit LifeWorks.com. Enter Username: LFG and password: resources. You can also call 877-849-6034.

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BeFine App

Provider: Concordia Plan Services

Eligibility: Eligible Employees .51 - 1.0 FTE who have enrolled in Concordia Plan Services Retirement Plan

We know thinking about your finances is enough to make your head buzz with anxiety. It's OK. Take a deep breath and know with a little planning and work, you can be better financially prepared to handle what comes your way. By focusing on your overall financial picture, you can understand where you are today so that you can identify steps to prepare for tomorrow and beyond ... and we can help! Introducing BeFine from Concordia Plans: an app that was created specifically for LCMS workers like you, to help you understand your current financial situation and work towards your financial goals. Let BeFine put you on a path to financial wellness. For more information visit ConcordiaPlans.org.

Additional University Benefits

Provider: Concordia University, St Paul

Eligibility: All Employees

All university employees are able to receive discounted tickets to theater and music shows, complimentary tickets to home games that are hosted by Concordia Athletics, and access to fitness facilities; the Bear Den in Hyatt Basement and Gangelhoff Arena 2nd floor.

Employees who have dependents enrolled at Concordia Academy in Roseville, MN will receive \$100.00 per year toward dependent tuition. Please contact Human Resources for more information.

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2023 Monthly Medical Cost Summary Plan for Employees						
	Healthy Me D copay (Monthly) Traditional PPO Plan <i>(does not include Dental or Vision)</i>			Healthy Me A (Monthly) High Deductible Plan <i>(does not include Dental or Vision)</i>		
Plan Cost	Total	CSP	Employee	Total	CSP	Employee
Self	\$839.22	\$617.22	\$222.00	\$800.88	\$655.88	\$145.00
Self & Spouse	\$1,686.83	\$885.49	\$801.34	\$1,609.77	\$961.71	\$648.06
Self & Child(ren)	\$1,401.50	\$802.36	\$599.14	\$1,337.47	\$866.83	\$470.64
Family	\$2,249.11	\$1,048.61	\$1,200.50	\$2,146.36	\$1,151.10	\$995.26

2023 Monthly Dental Cost Summary Plan for Employees				2023 Monthly Vision Cost Summary Plan for Employee			
Plan Cost	Total	CSP	Employee	Plan Cost	Total	CSP	Employee
Self	\$47.68	\$24.68	\$23.00	Self	\$16.30	\$8.80	\$7.50
Self & Spouse	\$100.13	\$51.13	\$49.00	Self & Spouse	\$34.72	\$17.72	\$17.00
Self & Child(ren)	\$100.13	\$51.13	\$49.00	Self & Child(ren)	\$37.33	\$19.33	\$18.00
Family	\$154.96	\$78.46	\$76.50	Family	\$60.08	\$31.08	\$29.00

For additional questions or benefits support please stop by the 9th floor of Ries Tower or contact either Brian Marek at Marek@csp.edu or 651-641-8229 or Dee Ann Kerr at kerr@csp.edu or 651-641-8794. To contact benefit providers directly, please reference the list below.

Concordia Plan Services

Email: info@concordiaplans.org
Phone: 1-888-927-7526

Blue Cross Blue Shield of MN

Webpage: www.bluecrossmn.com/concordia
Phone: 1-800-793-6922

Cigna Behavioral Health

Webpage: www.cignabehavioral.com
Phone: 1-866-726-5267

Cigna Dental

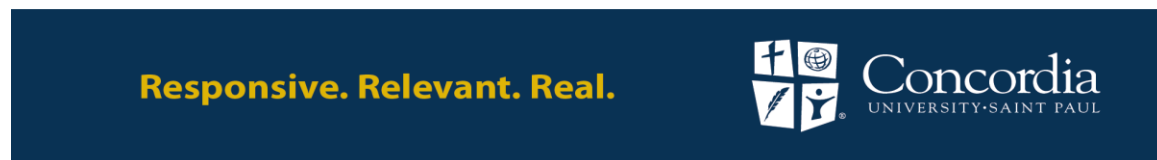
Webpage: www.cigna.com
Phone: 1-800-244-6224

Vision Service Plan (VSP)

Webpage: www.vsp.com
Phone: 1-800-877-7195

Power of Vitality

Webpage: www.powerofvitality.com
Phone: 1-877-224-7117



Express Scripts

Webpage: www.express-scripts.com

Phone: 1-800-789-7488

Omada Health

Webpage: www.omadahealth.com

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