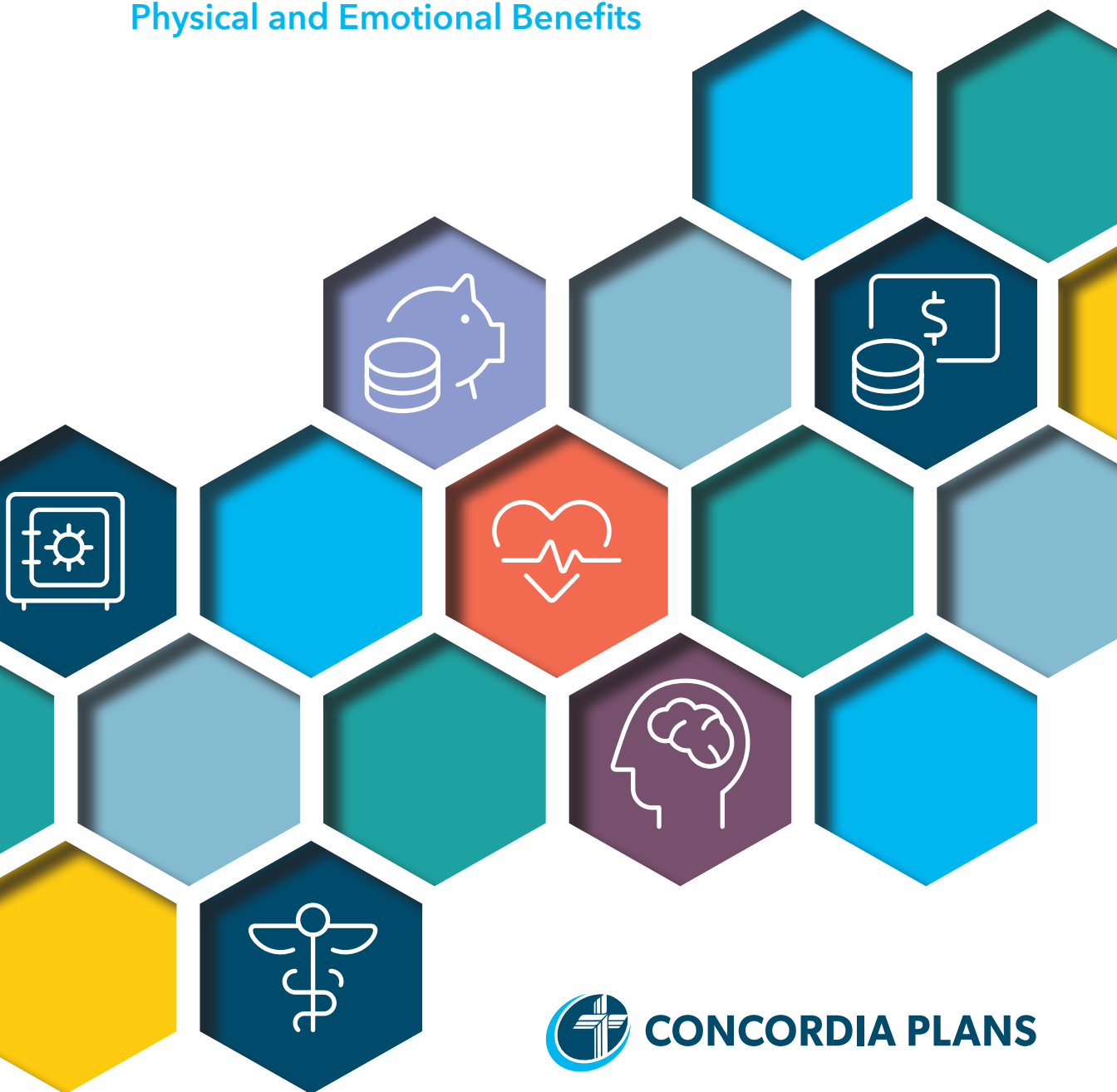


Total Benefits Guide:

A Quick Look at Your Financial,
Physical and Emotional Benefits



CONCORDIA PLANS



Great benefits for life

Benefits are a big deal, and **you have great benefits** to help you be well to serve well – throughout your life. **And that's a blessing!**

Concordia Plans is invested in your long-term wellness by offering comprehensive financial and health benefits that **care for you throughout your life**. Focused on improved wellness, **we're committed to problem-solving with you.**

Your employer has partnered with Concordia Plans to bring you benefits that include **many wellness solutions at no extra cost to you** – to improve your financial, physical and emotional well-being so you can **be well to serve well**.

You'll find details and access to all these excellent benefits and wellness solutions in this quick overview. Let's get started!

Your employer decides the benefits that will be offered to you, everything outlined in this overview may not be applicable to you.



Navigate and connect to your benefits

As you're checking out your benefits, you may be wondering, "Where do I start?" No worries – we have the tools to help you find the right financial and health solutions for you.

Financial Navigator



Wellness Resource Finder



Get more details about your benefits

This is a benefits overview. If you would like more details, please visit ConcordiaPlans.org/members.



Talk to an Educator about your financial and health needs

The CPS Education Team can help you navigate the financial and health obstacles that may be preventing you from being at your best. Let an **Educator** help you be well to serve well.

Financial solutions



Concordia Retirement Plan Pension: The CRP pension benefits, fully funded by your employer, may provide you with a monthly income benefit in retirement for life! The benefit amount is based on your salary, length of service and CRP option (determined by your employer). Visit ConcordiaPlans.org/Pension.



Concordia Retirement Savings Plan 403(b): The CRSP is a 403(b) retirement savings plan with tax advantages that helps you take a proactive approach to retirement. Build on your CRP pension income by saving in the CRSP. You can also consolidate retirement savings from other employers so your savings are all in one place. Visit ConcordiaPlans.org/CRSP.



BeFine™: The free BeFine app and website can guide you on a path to financial wellness by helping you create a budget, manage debt, save for long-term goals, plan for retirement and more. Connect BeFine with your other financial accounts so you see a fuller financial picture in one place. Visit befineapp.com/concordia-plans.



Disability Benefits: If you become unable to work because of sickness, injury or due to pregnancy, you may be eligible for disability benefits, which replace a portion of your lost income. Visit ConcordiaPlans.org/disability.



Legal, Eldercare & Travel Assistance: Legal, financial and grief resources are available with LifeWorks Services through our partnership with Securian. Get free legal document templates, as well as a free, 30-minute consultation with an attorney. Visit Securian.com/concordiaplans-life-insurance.



Basic Life Insurance: Your basic life insurance benefit is paid by your employer and worth at least two times your annual compensation. Visit your Member Portal to see your benefit amount: ConcordiaPlans.org/MemberPortal.



Supplemental Life Insurance: If you have a need for additional life insurance, you can purchase supplemental life insurance at discounted rates through Securian. They can also help you decide how much insurance you need. Visit Securian.com/concordiaplans-life-insurance.



Accidental Death and Dismemberment Insurance: This coverage pays a benefit if you or a covered family member dies or is seriously injured as the result of an accident. These benefits are available through Securian. Visit ConcordiaPlans.org/ADD.



Critical Illness Insurance: Available through Cigna, Critical Illness Insurance helps you prepare financially for an unexpected health event. It pays a lump-sum benefit directly to you when you or a family member are diagnosed with a covered condition. Visit ConcordiaPlans.org/CI.



Accidental Injury Insurance: Group accidental injury insurance can help cover unplanned costs due to an accident so your personal finances don't take a big hit. You can purchase this through Cigna. Visit ConcordiaPlans.org/AI.



Identity protection: [Aura](https://offer.aura.com/concordiaplans) provides top-of-the-line protection against identity theft at discounted rates. Aura does much more than free monitoring services, including checking the dark web, providing near-real-time alerts and providing Identity Recovery Assistance. Visit offer.aura.com/concordiaplans.



Financial Educators: From student debt to retirement planning, CPS Financial Educators can help you with a variety of financial topics. Through a one-on-one consultation, they can help you create a plan so you reach your financial goals. Email MoneyMatters@ConcordiaPlans.org today.

Physical and emotional solutions



Concordia Health Plan: The CHP provides coverage from office visits to hospital stays to emergency care. It also includes coverage for prescription drugs, mental health/substance abuse, preventive care (excluding contraceptive services) and more! Visit ConcordiaPlans.org/health.



Healthcare navigation: **Quantum Health** helps you and your enrolled family members navigate your medical and prescription benefits – from complicated decisions regarding surgery or a health condition to wellness goals to improve daily life. Your personal team of nurses and healthcare benefits experts work with you and your providers to make your care simple and more affordable. Visit concordiaplans.quantum-health.com.



Mental Health: When experiencing stress, burn-out and other life challenges, we have mental health solutions to help 24/7/365. A dedicated staff of personal advocates can get you the information you need, guiding you toward the right solution. Visit ConcordiaPlans.org/MentalHealth.



Dental & Vision: If your employer offers dental and vision benefits, Cigna Dental and VSP will be the administrators. Visit ConcordiaPlans.org/health.



Telehealth: **Teladoc** offers virtual primary care, mental health, chronic condition management and more. Get access to thousands of board-certified doctors, dermatologists, therapists, licensed nurses, nutritionists and specialists who can diagnose, recommend treatment, and prescribe medication virtually. Visit teladoc.com.



Incentive-based wellness program: **Vitality** is an interactive, personalized solution that makes it easy for you to live your healthiest life. Whether you're looking to lose weight, become more active, improve your diet or simply maintain a healthy lifestyle, Vitality is right for you! Visit powerofvitality.com.



Healthcare shopping assistant: Find the best options in health care using **Healthcare Bluebook**, where you can compare the cost and quality of medical facilities and providers. When you opt to receive care from a recommended provider within 12 months of your initial search, you become eligible for incentives through Healthcare Bluebook. Visit healthcarebluebook.com/cc/ConcordiaPlans and log in using access code CONCORDIA.





Virtual physical therapy: **Sword Health** lets you work virtually with a physical therapist to find solutions for back, joint and muscle pain, as well as help recovering from surgery. Sword is effective and available at no extra cost to you. Visit enroll.swordhealth.com/concordiaplans.



Weight management: **Wondr Health** uses common-sense, skill-building approach to lasting weight management, and it doesn't include depriving yourself of food, counting calories or avoiding foods you love. Visit enroll.wondrhealth.com/concordiaplans.



Pre-diabetes: **Omada** is for those at risk of diabetes and cardiovascular disease. You'll learn how to lose weight and create a sustainable lifestyle by making small changes around eating, activity, sleep and stress. Visit go.omadahealth.com/concordia.



Diabetes management: Diabetes Management Plus from **Teladoc Health**, formerly known as Livongo, goes beyond traditional diabetes management approaches by also offering enhanced support to address accompanying conditions of hypertension and obesity, enabling workers to cultivate healthier lifestyle habits. Visit welcome.livongo.com/concordia.



Diabetes reversal: Tired of just managing your diabetes? **Virta** is a treatment to reverse type 2 diabetes. Patients reduce their blood sugar and A1c, while potentially removing diabetes medications. Visit virtahealth.com/join/concordia.



Virtual dental care: Don't let costs, dental anxiety or not having a regular dentist stand between you and good oral health. **SmartScan** is a virtual dental exam through Cigna that provides a free, painless and convenient way to stay on top of your oral health. Visit ConcordiaPlans.org/Telehealth.



Wellness Resource Finder: As you're checking out your benefits, you may be wondering, "Where do I start?" – we've got the "Wellness Resource Finder" to help you find the right health solutions for you.





Scan the QR code to learn more about your financial, physical and emotional wellness solutions.



Beloved, I pray that all may go well with you and that you may be in good health, as it goes well with your soul.

3 John 1:2



Questions?

Contact Concordia Plans at **888-927-7526** or info@ConcordiaPlans.org,
7 a.m.-5 p.m. CT, Monday-Friday.

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1333 South Kirkwood Road
St. Louis, MO 63122

888-927-7526
ConcordiaPlans.org | info@ConcordiaPlans.org