

# CCNY Benefit Transition Guide

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## Thank you.

Thank you for your service to The Lutheran Church – Missouri Synod. We at Concordia Plans are grateful for you and are committed to walking with you through this upcoming transition.

The information provided in this guide is for informational purposes only. As we navigate CCNY's transition together, certain information is subject to change. In that event, Human Resources and CPS will work with you to share that information as soon as possible.

## General Benefit Information

Coverage in Concordia Plans benefits ends at the end of the month coinciding with or next following the official withdrawal date of the college, unless a worker's employment ends prior to that date.

In the event a worker's employment ends prior to the date the college officially withdraws from the Plans, then their coverage ends at the end of the month in which their full-time employment ends.

Please log in to your member account ([ConcordiaPlans.org/myaccount](https://ConcordiaPlans.org/myaccount)) and review the information that is on file, including spousal information, dependents, compensation, and contact information. If any changes need to be made, please contact Concordia Plans immediately at 888-927-7526.

To determine if you are enrolled in a specific plan listed below, log into your member portal, select the Benefits Management Quick Link, and click on Current Benefits. Your access to the portal will expire after 90 days from your termination date, so be sure to log on before then to manage your benefits.

## Concordia Retirement Benefits

To schedule a one-on-one virtual appointment with a CPS Financial Educator to learn more about your retirement benefits, visit [calendly.com/concordiaplans-money-matters/ccny](https://calendly.com/concordiaplans-money-matters/ccny)

### Concordia Retirement Plan Pension

Being "vested" in the Concordia Retirement Plan means that you are entitled to a benefit.

- Workers enrolled in the Traditional Option vest in the plan with 5 years of eligible service.
- Workers enrolled in the Account Option vest in the plan with 3 years of eligible service.
- Workers who are not already vested in their retirement benefits will still be eligible for a non-forfeitable benefit based on their actual years and months of service if they remain employed until CCNY's official withdrawal date from the Concordia Plans benefits.

Once an official withdrawal date has been established, and the college officially reports the final date of employment for each worker, their retirement benefits will automatically be processed by the retirement team at Concordia Plans, following their normal procedures.

- Workers who have attained normal retirement age will begin receiving their retirement benefit the first of the month following their final date of full-time employment, assuming that their retirement application has been completed in a timely manner.
- Workers who have attained early retirement age (*at least age 55*) will be given the option to begin immediate retirement benefits or to defer them to as late as their full retirement age.

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- *Note: There are restrictions on part-time work for the LCMS for workers age 55-61. Workers age 62 or older and employed part-time for the LCMS may still begin a retirement benefit.*
- Workers who will be taking a position with another LCMS employer within 90 days of their final day of employment at Concordia College are not eligible to begin receiving benefits as they will be treated as a “transferred” member for retirement purposes.
- Workers who have not yet attained at least age 55 are not generally eligible to begin receiving benefits. If there are any benefits payable that would be available in the form of a single lump-sum payout, there will be a 120 day waiting period before those benefits can be processed.

You can learn more about your CRP benefits by logging into Retirement Connection through your member portal, or by logging in at [retirementconnection.ehr.com](https://retirementconnection.ehr.com).

## Concordia Retirement Savings Plan 403(b)

You are always 100% vested in your Concordia Retirement Savings Plan 403(b) balance.

While you are eligible to take a distribution from the CRSP when your service with the LCMS ends, that may not be the best choice. Please know that you have plenty of time to make a decision regarding your CRSP 403(b) – you are not required to take a distribution if your account balance is over \$1,000 and should consider leaving your money in the CRSP for the time being.

For more information, you can visit [ConcordiaPlans.org/CRSPOptions](https://ConcordiaPlans.org/CRSPOptions), contact Concordia Plans at 888-927-7526 or Fidelity at 800-343-0860.

## Concordia Health Benefits

### CHP Coverage

If enrolled in the Concordia Health Plan, your CHP coverage will continue until the end of the month in which your termination occurred or at the end of the calendar month following the official withdrawal date of the college.

Workers currently enrolled in the Concordia Health Plan (*and their dependents*) may be eligible for extended healthcare coverage at the member’s expense.

- Workers under the age of 55 will be offered an extension of their existing coverage for a period of up to 15 months.
- Workers age 55-64 who have been in the CHP for at least 5 consecutive years immediately prior to retirement (end of employment) will be offered an extension of their existing coverage for up to 120 months, or their age 65, whichever comes first. At age 65 they will be allowed to continue as Medicare members.

To learn what CHP extension options are available to you and obtain an estimate of the cost for CHP extension, log in to your member portal ([ConcordiaPlans.org/myaccount](https://ConcordiaPlans.org/myaccount)). Go to Benefits, and click “Calculate Costs” on the CHP Extension card (“Take the CHP with You”)

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## Medicare

Workers age 65 or older will be offered coverage as a Medicare member in one of the CHP Medicare supplements or the CHP Medicare Advantage option. The member is responsible for paying the full cost of the CHP Medicare supplement or Medicare Advantage plan, in addition to any cost for Medicare Parts A and B.

Enrolled dependents will be eligible for continued coverage based on the member's eligibility.

- If the enrolled dependent spouse of a member on a retirement extension is of Medicare age and wishes continued coverage, they will be moved to a CHP Medicare option of the worker's choice.
- If the member attained Medicare age prior to their dependent spouse, the member will be moved to a CHP Medicare option of their choice and the spouse will retain current coverage until they also attain Medicare age.

## Health Savings Accounts and Flexible Spending Accounts

If you were enrolled in a High Deductible Health Plan through the CHP, and contributed to a Health Savings Account, you will retain ownership of all assets in that account.

Your ability to continue to contribute to an HSA depends on the health insurance decisions you make after you leave employment with CCNY. But no matter what your employment situation and medical insurance coverage is, your HSA and the money in it are yours. You can always use it to pay for eligible medical expenses.

If you contributed to an HSA with Further, your account will become an individual HSA with Further. Log into your [hellofurther.com](https://hellofurther.com) account, or visit [learn.hellofurther.com](https://learn.hellofurther.com) and search for "Job Changes and Your HSA."

Concordia College New York also offers medical and dependent care Flexible Spending Accounts. Information regarding Flexible Spending Accounts will be provided by the CCNY Human Resources office.

## Concordia Wellness Benefits

You have access to the below programs until the end of the month in which your CHP benefits end.

### Vitality

Before your service ends, make sure to redeem any available Vitality Bucks. You may also want to save any biometric data you had completed through Quest or LabCorp (*formerly Wellness Corporate Solutions*).

Any rewards earned through Vitality during your time enrolled in the CHP are subject to tax by federal law. **At the end of the year, you will receive a 1099 detailing the amount of taxable rewards you accrued during your Vitality participation this year.** Use this when working with your tax professional/ filing your taxes.

### Apple Watch Program

*If currently enrolled:* You will no longer be able to complete workouts to pay down the monthly cost of your watch. You will, however, still be responsible for the full monthly payment.

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Payments will continue on the 17<sup>th</sup> of the month to the card you have connected to your Apple Watch enrollment until the full price of your watch has been paid. If you wish to pay the balance of your watch in one lump sum, you may do so by calling Vitality's Customer Care at 877-224-7117

*If not currently enrolled: Do not enroll in this program as you will be liable for the full price of the watch, without the ability to work down the cost of monthly payments, after your access to Vitality has ended.*

## Naturally Slim

- Ensure your account is associated with a non-work email
- Continue to use the program at no cost!

## SWORD

*If currently enrolled:*

- Ask your physical therapist for recommendations on how to maintain your progress and/or for a referral to local physical therapist
- Ask your physical therapist for directions on how to return the therapy kit

*If not currently enrolled:*

- Do not enroll as most treatment plans take 8-12 weeks to complete

## Virta

You will have the option to continue treatment at a discounted price (paid out of pocket) or end treatment.

*If you choose to continue treatment:*

- Nothing changes in care; you continue to work with your coach

*If you choose to end treatment:*

- Your coach will guide you through the process of exiting care
- Your coach will update your primary care physician with any needed information about your care within the Virta program

No matter which option you choose, no equipment returns are required.

## Grand Rounds

- You can continue to access the Grand Rounds portal to review prior visit information.
- You will no longer be able to start new cases after your Concordia Health Plan benefits end.

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## Livongo

- No equipment returns are required. Blood glucose monitor will continue to be functional but no data will load into the Livongo program.
- You will have access to your coach until your Concordia Health Plan benefits end.
- Testing supplies are no longer available for reorder.

## Omada

- Ensure your account is associated with a non-work email
- Continue to use the program at no cost!

## Concordia Disability & Life Insurance Benefits

### Group Term Life

If enrolled in the CDSP, your CDSP death benefit coverage will continue until the end of the month in which your termination occurred.

You have valuable rights to continue your Basic Life insurance coverage through Securian, the CDSP insurance carrier. Visit [lifebenefits.com/continue](https://lifebenefits.com/continue) to review your options, calculate rates, and obtain necessary forms. Use the policy number and access key below to log onto the site. You can also contact Securian directly at 866-293-6047 for questions about coverage continuation.

**Policy Number: 33433**

**Access Key: Concordia**

### Supplemental Life

Your Supplemental Life coverage will continue until the end of the month in which your employment terminates.

You may have valuable rights to continue this coverage. Please contact Securian at 866-293-6047, and note that any continuation of these coverages must take place within restrictive time limits.

### Disability

If enrolled in the CDSP, your CDSP coverage for a disability will end on your last day of employment.

### Accidental Injury Insurance (AI)

Your AI coverage will continue until the end of the month in which your employment terminates. You may have valuable rights to continue this coverage.

Please contact Cigna at 800-754-3207 and note that any continuation of these coverages must take place within Cigna's time limits. Cigna will provide portability information in a letter mailed to your home address.

### Critical Illness Insurance (CI)

Your CI coverage will continue until the end of the month in which your employment terminates. You may have valuable rights to continue this coverage.

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Please contact Cigna at 800-754-3207 and note that any continuation of these coverages must take place within Cigna's time limits. Cigna will provide portability information in a letter mailed to your home address.

## Accidental Death & Dismemberment (AD&D)

Your AD&D coverage will continue until the end of the month in which your employment terminates.

You may have valuable rights to continue this coverage. Please contact Securian at 866-293-6047, and note that any continuation of these coverages must take place within restrictive time limits.

## Other Benefits

This guide does not address any benefits you may have through a Cafeteria (125) Plan, Health Reimbursement Account, Flexible Spending Account, or other plan your employer may sponsor Concordia College. Please contact Human Resources for further information if you participated in any of these benefits.

Please contact CPS if you have questions regarding a specific benefit not listed.

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## Resources

[ConcordiaPlans.org](https://www.concordiaplans.org)

**Member Portal** – [ConcordiaPlans.org/myaccount](https://www.concordiaplans.org/myaccount)

### Financial Education Team

- Laura Scheer, *Financial Educator*  
[laura.scheer@concordiaplans.org](mailto:laura.scheer@concordiaplans.org)  
[calendly.com/laura-scheer](https://calendly.com/laura-scheer) to schedule an appointment
- Paul Snyder, *Financial Educator*  
[Paul.Snyder@concordiaplans.org](mailto:Paul.Snyder@concordiaplans.org)  
[calendly.com/snyder-cps](https://calendly.com/snyder-cps) to schedule an appointment
- Financial Education Team  
[moneymatters@concordiaplans.org](mailto:moneymatters@concordiaplans.org)  
[calendly.com/concordiaplans-money-matters/ccny](https://calendly.com/concordiaplans-money-matters/ccny) to schedule an appointment  
314-885-6865

**Melodie Powers**, Ministry Engagement

[Melodie.Powers@ConcordiaPlans.org](mailto:Melodie.Powers@ConcordiaPlans.org)

### Customer Care

[info@concordiaplans.org](mailto:info@concordiaplans.org)

888-927-7526