

Current Benefits* for Full-Time Employees and Directory of Service Providers*

Service Provider	Description of the Provider	Who Pays?	When you are eligible	Web Link(s) <i>Service Provider's sites</i>	Contact Information
Concordia Plan Services (CPS)	Supports LCMS ministries by providing dynamic health, disability, retirement, and death benefits for church workers and their families. See list of services below.			www.concordiaplans.org Mailing Address: Concordia Plan Services Box 229007 St. Louis, MO 63122-9007	1-888-927-7526 (Toll-free) FAX: 314-996-1127 7:00am to 5:00pm CST Monday-Friday E-mail: info@concordiaplans.org
BlueCross and BlueShield of Minnesota	Administrator of PPO managed care program for selected Concordia Health Plan (CHP) members; CHP Choice- opportunity to choose among several health plan options. Cards will be sent directly to your home address.	CUW and employee share the cost of coverage for the employee and dependents (CUW pays 100% for Employee Only coverage under Option C) Annual enrollment in November.	Enrollment will be effective the first day of the Month following full-time employment	www.bluecrossmn.com Find a Doctor: www.bcbs.com/healthtravel/finder.html	1-800-793-6922
Express Scripts	Administrator of prescription drug benefits; short-term prescription drug at network pharmacy and long-term prescription drug using the mail order service administered by Express Scripts, up to 90 day supply. Cards will be sent directly to your home address.			www.express-scripts.com	1-800-789-7488
CIGNA Dental	Administrator of dental benefits; 'managed care' dental PPO; Card will be found in the Concordia Plan Service folder that is mailed to your home address.			www.cigna.com Find a Dentist: http://cigna.benefitnation.net/cigna	1-800-244-6224 7:00am to 6:00pm CST Monday-Friday
CIGNA Behavioral Health	Administrator of the Mental Health and Substance Abuse benefits and Employee Assistance Program (EAP), which provides a broad range of confidential resources to help workers and their family find answers to various personal concerns as well as referrals to professional resources. Cards will be found in the CPS folder that is mailed to your home address.			http://apps.cignabehavioral.com/home.html	1-866-726-5267
Vision Service Plan (VSP)	Administrator of vision benefits; no ID cards or filling out claim forms; make an appointment and tell the doctor you are a VSP member			www.vsp.com	1-800-877-7195
National Ear Care Plan (NECP)	Administrator of hearing discount plan; for hearing tests and purchase of hearing aids. Contact CPS for a brochure or visit NECP's website.			www.necp.com	1-800-999-1458

<p>Concordia Disability Plan</p>	<p>If declared 'disabled', provides for 70% of monthly compensation after 14 consecutive days of disability.</p> <p>Pre-Existing Conditions Limitation may apply (see CPS Brief Summary of Benefits for further information.)</p>	<p>CUW</p>	<p>Upon employment</p>	<p>www.concordiaplans.org</p>	<p>1-888-927-7526 (Toll-free) FAX: 314-996-1127 7:00am to 5:00pm CST Monday-Friday</p> <p>E-mail: info@concordiaplans.org</p>
<p>Concordia Survivor Plan</p>	<p>Upon death of an active worker, a lump-sum benefit is paid to the named beneficiary(ies) in an amount equal to a multiple of the worker's base annual salary.</p> <p>Upon death of an enrolled dependent, while worker is alive, a lump-sum death benefit of \$10,000 will be paid to the worker.</p>	<p>CUW</p>	<p>Upon Employment</p>	<p>www.concordiaplans.org</p>	<p>1-888-927-7526 (Toll-free) FAX: 314-996-1127 7:00am to 5:00pm CST Monday-Friday</p> <p>E-mail: info@concordiaplans.org</p>
<p>Concordia Retirement Plan (CRP)</p>	<p>Retirement Income – Primary Retirement Benefit; vested 100% after 5 years of creditable service in the Plan</p> <p>Retirement Income – Supplemental Retirement Account; vested after 5 years of CRP participation</p> <p>Retirement Income – Retiree Medical Supplement (RMS); eligible after retiring from an employer participating in The Church's Plan and worker is age 60 or older with 15 years or more of RMS service credits or worker meets the Rule of 85, and has 15 years or more of RMS service credits</p>	<p>CUW</p>	<p>100% Vested after 5 years of service; Primary and Supplemental accounts</p> <p>RMS eligibility after 15 years of credible service</p>	<p>www.concordiaplans.org</p>	<p>1-888-927-7526 (Toll-free) FAX: 314-996-1127 7:00am to 5:00pm CST Monday-Friday</p> <p>E-mail: info@concordiaplans.org</p>
<p>Concordia Retirement Savings Plan (CRSP) MetLife Resources</p>	<p>Administering the Concordia Retirement Savings Plan 403(b) Tax-Sheltered Annuity is MetLife Resources.</p> <p>Worker invests in a Tax Sheltered Annuity via payroll deduction; money is deducted from the taxable income which means lower income tax paid by the worker; vested immediately upon participation.</p> <p>Enrollment packet will be sent directly to your home address.</p>	<p>Employee –</p> <p>CUW matches 50% of the first 2% an employee contributes</p>	<p>Upon Employment</p>	<p>CRSP Program Website: http://metlife.retirementpartner.com</p> <p>MetLife Resources Site: www.metliferesourceswisconsin.com</p> <p>Mailing Address: MetLife Resources 10150 W. National Ave Suite 300 Milwaukee, WI 53227</p> <p>Can also contact Concordia Plan Services: www.concordiaplans.org</p>	<p>Scott Goodwin, Financial Services Representative</p> <p>1-800-528-1881 Mobile:1-262-689-3583 Fax: 1-414-541-4656</p> <p>E-mail: sggoodwin@metlife.com</p> <p>Concordia Plan Services: 1-888-927-7526 (Toll-free) FAX: 314-996-1127 7:00am to 5:00pm CST Monday-Friday E-mail: info@concordiaplans.org</p>

All-Cause Accident Insurance Program (AIP)	<p>This optional program provides worldwide 24-hour accident insurance protection.</p> <p>Benefits include: accidental death benefit, accidental dismemberment benefit and Paralysis of Limbs benefit.</p>	Employee	Effective the first day of the Month following enrollment	<p>www.concordiaplans.org</p>	<p>1-888-927-7526 (Toll-free) FAX: 314-996-1127 7:00am to 5:00pm CST Monday-Friday</p> <p>E-mail: info@concordiaplans.org</p>
Travel Accident Insurance Program (TAIP)	<p>For eligible employees who travel on behalf of the University; TAIP offers \$100,000 accidental death or dismemberment insurance.</p>	CUW	Upon Employment	<p>www.concordiaplans.org</p>	<p>1-888-927-7526 (Toll-free) FAX: 314-996-1127 7:00am to 5:00pm CST Monday-Friday</p> <p>E-mail: info@concordiaplans.org</p>
Diversified Benefit Services (DBS) Flexible Benefit Plan	<p>Administrator of the Flexible Benefit Plan. Employees can use payroll deduction of pre-tax dollars for certain medical and/or dependent care expenses.</p> <p>Annual enrollment in November.</p>	Employee	Upon Employment	<p>Mailing Address: Diversified Benefit Services, Inc. P. O. Box 260 Hartland, WI 53029</p> <p>www.dbsbenefits.com</p>	<p>262-367-3300 Fax: 262-367-5938</p> <p>Toll Free: 1-800 234-1229</p>
Tuition Waiver Policy	<p>Tuition Assistance for full time employees, spouses, and their eligible dependents. 75% waiver immediately upon employment for employee. If less than one year of employment completed by September 1, no tuition waiver.</p> <p>When one full year of employment is completed by September 1, 25% tuition waiver awarded of that year tuition rate.</p> <p>When two full years of employment are completed by September 1, 50% tuition waiver awarded of that year tuition rate.</p> <p>When three full years of employment are completed by September 1, 75% tuition waiver awarded of that year tuition rate. 75% is the maximum tuition waiver awarded of that year tuition rate.</p>	CUW and Employee	Upon Employment for Employee; Step Program for eligible dependents	<p>Contact CUW Human Resources Department</p> <p>www.cuw.edu/hr</p>	<p>262-243-4529 FAX: 262-243-5700</p>
Tax Sheltered Annuity 403 (b) / (TSA)	<p>Employees have the option to fund a TSA plan.</p> <p>An employee makes an agreement with an approved TSA provider. The employee then makes an agreement with CUW which instructs the university to make a payroll deduction and remit withheld amounts to the specified company.</p>	Employee	Upon Employment		

<p>Vacation**</p>	<p>Recorded on a fiscal year basis. Accrued.</p> <p><u>NON EXEMPT</u> ~Less than one year of employment on July 1st -one day for each month completed at July 1st – maximum of ten working days. ~Six years, but less than fourteen years of employment at July 1st – fifteen working days. ~Fourteen years of employment or more at July 1st – twenty working days</p> <p><u>EXEMPT</u> ~One year, but less than ten years of employment on July 1st – fifteen working days. ~Ten years of employment or more at July 1st – twenty working days.</p>	<p>CUW</p>	<p>Upon Employment</p>	<p>Contact CUW Human Resources Department</p> <p>www.cuw.edu/hr</p>	<p>262-243-4529 FAX: 262-243-5700</p>
<p>Sick Leave**</p>	<p><u>NON EXEMPT</u> Accumulates at a rate of 4 hours per month (First eligible month depends on start date). Sick leave may be used for illness or when the employee finds it necessary to be off when a family member is ill. A physician's certification is required for leave beyond five working days.</p>				
<p>Personal Paid Leave**</p>	<p><u>NON EXEMPT</u> Accumulates at a rate of 1 hour per month (First eligible month depends on start date). Unused personal paid leave at the end of a fiscal year shall be added to unused sick leave.</p>				
<p>Holidays**</p>	<p>Ten paid holidays per year.</p>				
<p>Compassion Leave</p>	<p>Compassionate leave of up to five days with pay may be given to an employee for the death of a member of the employee's immediate family (spouse, child, mother, father, brother, sister, mother-in-law, father-in-law).</p>				
<p>Jury Duty</p>	<p>Full and part-time employees will receive regular wages while serving on Jury duty</p>				

Social Security	Contributions are made under the Social Security Act for all employees, except those who qualify as Ministers of the Gospel.	CUW and Employee	Upon Employment	<p>Contact CUW Human Resources Department</p> <p>www.cuw.edu/hr</p>	<p>262-243-4529 FAX: 262-243-5700</p>
Worker Compensation	Benefits for job related injuries or illness.	CUW	Upon Employment		
Family Medical Leave Act of 1993 (FMLA)	The FMLA allows eligible employees to take up to 12 work weeks of leave in a 12 month period for: the birth, adoption, or foster care placement of a child; a serious health condition that prevents the employee from performing the essential functions of their job; the care of a child, spouse, or parent with a serious health condition.		After 1 year of service and at least 1,250 hours in previous 12 months		

* These benefits or the level of these benefits are subject to change at any time.

** Will be prorated based on appointment if less than 40 hour work week and start date.