

Concordia University, St Paul
2021

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 2021 benefit options for eligible employees!

For the 2021 benefit year, Concordia Plan Services has discontinued the Choice 3000 health plan. After close analysis of the remaining plans, 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.

Other changes in 2021:

Accidental Death and Dismemberment Benefit – Elective coverage funded by the participant at a level of their choice.

Concordia Survivor Plan – The Life Insurance benefit for each employee will be paid at two times the employee’s annual compensation to the participant’s beneficiary(ies). The spouse and child coverage remains unchanged. As always, additional coverage for the employee, spouse, and children is available through the supplemental life insurance option, funded through employee deductions.

Health Insurance

Health Care Provider: Blue Cross Blue Shield of Minnesota

Mental Health Provider: Cigna Behavioral Health

Prescription Drug Provider: Express Scripts and Walgreens

Medical Options: Healthy Me Copay - D or Healthy Me HAS - 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 2021

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	Life Threatening ER Visit: \$200 copay/visit then deductible applied Non-Life Threatening ER Visit: \$400 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
Preventive	See copay structure below	
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	HearUSA and Cigna Healthy Rewards
Employee Assistance Program	Cigna Behavioral Health

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

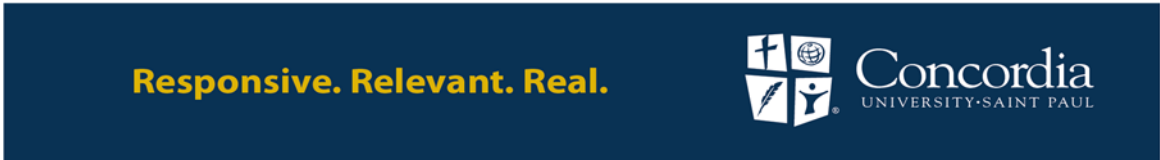
**When a patient or physician requests a brand drug but an equivalent generic is available, the patient pays the brand cost share plus the cost difference between the brand and generic drugs up to the cost of the brand drug. The cost difference will not be applied to the deductible or out-of-pocket maximum.

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 2021 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	\$1,400	\$4,200
Family Deductible Maximum	\$2,800	\$8,400
Individual Out-of-Pocket Maximum*	\$2,800	\$8,400
Family Out-of-Pocket Maximum*	\$5,600	\$16,800
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	Life Threatening ER Visit: 20% coinsurance after deductible Non-Life Threatening ER Visit: 40% 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	\$0 for generic preventive drugs (no deductible) Deductible does not apply to brand-name diabetic drugs. Otherwise see copay structure below.	
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-daysupply: \$50 copay / 90-daysupply: \$75 copay	
Brand-name Non-Formulary**	40% coinsurance after deductible (\$50 / maximum \$100)	40% coinsurance after deductible (minimum \$125 / maximum \$250)

Other CHP Benefits and Discounts	
Hearing	HearUSA and Cigna Healthy Rewards
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 2021 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	\$1,500, 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: \$1,800 Year 3: \$2,100 Year 4: \$2,400
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 90% 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 2021 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 they choose Progressives as their enhanced eyewear option	N/A
Anti-Reflective Coating	Average discount of 20%-25% off or Member may elect covered in full when they choose Anti-Reflective Coating as their enhanced	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 allowance to \$250 when they choose frame as their enhanced eyewear option	\$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 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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Be Well Serve Well Wellness Reward Program

Provider: Power of Vitality, Doctor on Demand, Omada, Naturally Slim, Livongo, Virta, 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 life style 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 is 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, 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.

Naturally Slim 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.

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.

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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 Adoption, Child, Senior, or Pet Care, Education, Financial, Identity Theft, Legal, Parenting, Prenatal Care, Special Needs, and Summer Care. 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.cignabehavioral.com. To login, 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: Further

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

This plan allows eligible employees use of 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 2021 up to \$3600 for an individual and \$7200 for a family annually can be deposited for medical expenses. Employees over the age of 55 can contribute \$4600 for an individual and \$8200 for a family. Once the account gets to \$10,000 an employee can start investing it into a Charles Schwab account.

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

Provider: Further

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 \$2,700 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 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.

Concordia Survivor Plan

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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

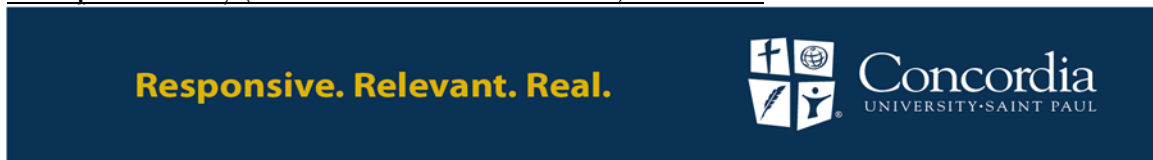
Provider: Concordia Plan Services administered by Securian

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 which 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%

Group Voluntary (Critical Illness and Accident) Insurance



Provider: Securian Financial

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 are vested once they have been enrolled in the Concordia Retirement Plan for five years. The benefit is based on 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, 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.

Tuition Remission

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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 Kelly Macik at macik@csp.edu. Employees and/or dependents attending Concordia University must submit a completed tuition waiver form to Human Resources in advance of beginning classes each semester or they will be required to pay tuition for that term.

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 also receive a 10% discount on apparel in the university bookstore.

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.

Appendix A

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2021 Monthly Medical Cost Summary Plan for Employees						
	<u>Healthy Me copay - D Traditional PPO Plan</u> <i>(does not include Dental or Vision)</i>			<u>Healthy Me HSA - A High Deductible Plan</u> <i>(does not include Dental or Vision)</i>		
<u>Plan Cost</u>	<u>Total</u>	<u>CSP</u>	<u>Employee</u>	<u>Total</u>	<u>CSP</u>	<u>Employee</u>
Self	\$741.31	\$541.31	\$200.00	\$700.88	\$576.88	\$124.00
Self & Spouse	\$1,490.03	\$760.03	\$730.00	\$1,408.77	\$832.77	\$576.00
Self & Child(ren)	\$1,237.99	\$693.99	\$544.00	\$1,170.47	\$754.47	\$416.00
Family	\$1,986.71	\$890.71	\$1,096.00	\$1,878.36	\$988.36	\$890.00

2021 Monthly Dental Cost Summary Plan for Employees				2021 Monthly Vision Cost Summary Plan for Employees			
<u>Plan Cost</u>	<u>Total</u>	<u>CSP</u>	<u>Employee</u>	<u>Plan Cost</u>	<u>Total</u>	<u>CSP</u>	<u>Employee</u>
Self	\$43.26	\$21.26	\$22.00	Self	\$14.78	\$7.78	\$7.00
Self & Spouse	\$90.85	\$44.85	\$46.00	Self & Spouse	\$31.48	\$15.48	\$16.00
Self & Child(ren)	\$90.85	\$44.85	\$46.00	Self & Child(ren)	\$33.85	\$16.85	\$17.00
Family	\$140.60	\$70.60	\$70.00	Family	\$55.13	\$28.13	\$27.00

For additional questions or benefit support please stop by the 9th floor of Ries Tower or contact Brian Marek at Marek@csp.edu or 651-641-8229. 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

Express Scripts

Webpage: www.express-scripts.com

Phone: 1-800-789-7488

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

Omada Health

Webpage: www.omadahealth.com

Phone: 1-888-987-8337

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