

NEWS RELEASE.....SEPTEMBER 2, 2005

Concordia Plan Services Announces Plan to Help Employers and Members in the LCMS Southern District

Hurricane Katrina is being described as the worst natural disaster that has been experienced by the United States. Employers, workers, and retirees of The Lutheran Church—Missouri Synod who were in the direct path of the hurricane are being impacted to a degree that the rest of us can only hope we never experience. Churches, schools, other employer facilities, and individual member homes have been completely destroyed or significantly damaged. People have been dislocated to other parts of the country or possibly even stranded in the turmoil we see nightly on television. It is very likely that this will continue for a minimum of three or four months, and for many it could be much longer.

In response to this unprecedented situation, Concordia Plan Services has developed a Catastrophic Assistance Plan to help LCMS employers, workers, and other individuals who are members of the Concordia Plans and located in the areas most devastated. **In summary, complete benefit coverage, especially for medical care, will be provided for the next four months by Concordia Plan Services, and contributions will be waived during that 4-month period. More details are provided below.**

Over the coming months, Concordia Plan Services will continue to evaluate conditions with the officials of the Southern District and other LCMS ministries to determine if additional assistance is needed. This assistance is what it means to be a part of the LCMS and Concordia Plan Services – to “Walk Together.”

Catastrophic Assistance Plan In Response to Hurricane Katrina

Purpose

To assist LCMS employers, their workers, and individual participants (e.g., retirees) who are members of the Concordia Plans and reside in areas of the United States affected by Hurricane Katrina, as described below.

ZIP code areas included in the plan

The United States government has determined that the following ZIP code areas were most negatively affected by the hurricane – that is, buildings were completely destroyed or the area surrounding the buildings are inaccessible for normal activities.

<u>Louisiana</u>	<u>Mississippi</u>	<u>Alabama</u>
700 703	390 393 396	365
701 704	391 394	366
702	392 395	369

(If an employer or individual is located outside the above ZIP code areas and has been severely impacted by the hurricane, please contact Concordia Plan Services. For those located in one of these areas but not adversely impacted, it is anticipated that this plan will not apply.)

Assistance for Enrolled Workers (plan members)

- **CHP coverage/benefits (medical, prescription drugs, dental, counseling, mental health, substance abuse)** – Workers and their enrolled dependents will continue to be covered by the Concordia Health Plan (CHP). Effective 9/1/05 through 12/31/05, all copays, deductibles (if not previously satisfied), and coinsurance amounts will be waived for enrolled workers and dependents. All services during this period will be treated as if provided in-network. Contributions will be waived during this 4-month period.
- **Accessing care** – Workers and dependents enrolled in the Concordia Health Plan are encouraged to seek assistance from the network managers in accessing care in the area where they are located:
 - Aetna Health (medical care): 877-278-0460
 - if worker or dependent was living in New Orleans or Baton Rouge
 - Blue Cross Blue Shield (medical care): 800-793-6922
 - Express Scripts (prescription drugs): 800-789-7488
 - ValueOptions (counseling, mental health or substance abuse care): 800-428-0957
- **Other benefits** – Workers enrolled in the Concordia Retirement Plan, Concordia Disability and Survivor Plan, and/or Accident Insurance Program will continue to be covered by these programs. Pension credits will continue to accrue, disability benefits will be available, and death benefits would be payable.
- **Support Grants** – Workers who are ministers of religion on the roster of the Synod may apply for financial assistance through one-time or ongoing grants provided through the Support Program of the Synod. Call 888-927-7526, extension 6704, for information.

Assistance for Enrolled Employers

- **Monthly billing invoices for enrolled workers** – Effective for invoices normally issued 9/1/05 through 12/31/05, all contributions will be waived for employers located in the ZIP code areas listed above.
- **CHP Choice election for 2006** – The deadline date for election of the 2006 plan coverage option for the Concordia Health Plan (CHP) is changed from 10/7/05 to 11/20/05. If an employer is not operational by 11/20/05, they may defer any decision until a later date, at which time a change in plan coverage option will be permitted.
- **Return of Joinder Agreement for The Church's Plan** – If an employer wishes to join The Church's Plan and have participation in the Concordia Retirement Savings Plan (CRSP) available for its workers on 1/1/06, the completed Joinder Agreement must be returned by 11/1/05. The employer can, however, return the completed Joinder Agreement after that date and still join The Church's Plan (however, enrollment in CRSP will then be effective 2/1/06 or later, depending on when the agreement is returned).

Assistance for Individual Participants
(retirees, surviving dependents, disabled members, etc.)

- **CHP coverage/benefits (medical, prescription drugs, dental, counseling, mental health, substance abuse)** – Members and their enrolled dependents will continue to be covered by the Concordia Health Plan (CHP). Effective 9/1/05 through 12/31/05, all copays, deductibles (if not previously satisfied), and coinsurance amounts will be waived for enrolled workers and dependents. All services during this period will be treated as if provided in-network..
- **CHP billing invoices** – Effective for invoices normally issued 9/1/05 through 12/31/05, Concordia Health Plan (CHP) contributions will be waived for individual participants located in the ZIP code areas listed above.
- **Accessing care** – Members and dependents enrolled in the Concordia Health Plan are encouraged to seek assistance from the network managers in accessing care in the area where they are located (all numbers are toll-free):
 - Aetna Health (medical care): 877-278-0460
 - if member or dependent was living in New Orleans or Baton Rouge
 - Blue Cross Blue Shield (medical care): 800-793-6922
 - Express Scripts (prescription drugs): 800-789-7488
 - ValueOptions (counseling, mental health or substance abuse care): 800-428-0957
- **Pension, survivor, or disability benefits** – Members receiving monthly benefits will continue to receive their normal benefit. If a change in EFT (electronic funds transfer) information or mailing information is necessary, this information can be supplied by calling or e-mailing Concordia Plan Services (reasonable efforts will be made by Concordia Plan Services to determine the legitimacy of the request to ensure no inappropriate change is made). If a benefit check was not deliverable by the post office, Concordia Plan Services will replace it as quickly as possible upon receiving notice from the member or dependent.
- **Disabled members** – Disabled members will continue to accrue pension credits and be provided death benefit coverage. Verification of disabled status may be eased, if necessary, during the period of 9/1/05 through 12/31/05 in order to facilitate payment of disability benefits.
- **Support Grants** – Retirees who were ministers of religion on the roster of the Synod while actively in ministry, as well as surviving spouses of such retirees, may apply for financial assistance (ongoing as well as emergency) through one-time or ongoing grants provided through the Support Program of the Synod. Call 888-927-7526, extension 6704, for information.

Questions regarding the Catastrophic Assistance Plan may be directed to Concordia Plan Services' Member Services at their toll-free number 888-927-7526 or via e-mail to info@ConcordiaPlans.org.