

## Workers Can Enroll As Dependents

**Effective January 1, 2015**

### **New in 2015!**

#### **Workers Can Enroll as Dependents**

Effective 1/1/2015, workers can enroll as a dependent under their spouse's Concordia Health Plan (CHP) coverage during this year's Annual Open Enrollment period (9/15/14-10/15/14).

Concordia Plan Services amended its policy to allow a husband and wife, who are both employed by the same or different LCMS employers, to enroll in the CHP as a family under the employer of their choosing in any of the CHP options such employer offers.

By enrolling as a family under one employer, workers only have to meet one family deductible amount.

However, while a worker is enrolled in the CHP as a dependent, either as a dependent child under age 26 or as a dependent spouse, the dependent worker will not be eligible for the Concordia Disability & Survivor Plan (CDSP) payment of CHP contributions if he/or she becomes disabled.

If a worker who enrolls such dependents loses CHP coverage for any reason, or if:

- the worker providing the health care coverage passes away,
- the dependent spouse and worker legally separate or divorce, or
- the dependent child ceases to be eligible as a dependent,

the dependent spouse and child(ren) would be eligible to continue CHP coverage on an individual extension or the dependent would be eligible to enroll as a worker through his/her employer. To enroll, he/she would need to complete a CHP Enrollment Form.

Concordia Plan Services believes allowing workers to enroll as dependents will provide an opportunity for all married workers employed by CHP-participating employers to select a CHP coverage level that makes health care more affordable and allows members more flexibility.

#### **How a Worker Enrolls as a Dependent**

In order for a worker to enroll as a dependent of their spouse in the CHP, one worker would request to terminate his/her health coverage under the CHP and the other worker would request to enroll the worker who withdrew as his/her dependent.

This could be accomplished in one of two ways:

- For Worker Choice workers enrolling online at [myCPS.org](http://myCPS.org), a worker would log into their account and indicate that he/she wants to terminate his/her CHP coverage. The spouse remaining in the CHP would then log into his/her account and indicate that he/she wants to enroll his/her spouse and any child(ren) he/she may need to enroll as dependent(s).
- For Employer Choice workers, or Worker Choice workers who prefer to complete a paper form, complete two Request for Membership Change forms — one worker would request to terminate his/her health coverage under the CHP and the other worker would request to enroll their spouse and any child(ren) he/she may need to enroll as dependent(s).

Workers can download the Request for Membership Change form at [ConcordiaPlans.org](http://ConcordiaPlans.org) under Resources > Forms or request a copy by calling 888-927-7526.

**Submit completed forms to  
Concordia Plan Services via one of the following:**

**Email:** [info@ConcordiaPlans.org](mailto:info@ConcordiaPlans.org)

**Fax:** 314-996-1127

**Mail:**

Concordia Plan Services  
The Lutheran Church—Missouri Synod  
PO Box 229007  
1333 S. Kirkwood Road  
St. Louis, MO 63122-9007

#### **Contact Information**

**Phone:** 888-927-7526  
**Email:** [info@ConcordiaPlans.org](mailto:info@ConcordiaPlans.org)  
**Website:** [ConcordiaPlans.org](http://ConcordiaPlans.org)