

Summary of Employer Obligations

Concordia Disability and Survivor Plan (CDSP)
Accident Insurance Program (AIP)
Concordia Retirement Plan (CRP)
Concordia Health Plan (CHP)

Each employer, upon adoption of the Plan(s), accepts the following obligations:

(These “employer obligations” are based on the provisions of the applicable plans as adopted by each participating employer upon initial enrollment. Since this is only a summary, please refer to the complete plan provisions for the detailed employer obligations.)

CHP, CRP, CDSP, AIP

1. To promptly inform workers of their eligibility for membership and submit enrollment forms for each worker.
2. To notify Concordia Plan Services of the employment of new workers, the termination of employment, the granting and termination of leaves of absence, the commencement and termination of periods of disability, and other facts or events which may be relevant in the operation of the Plan(s).
3. To share with the members enrolled through the employer any notice or other communication from Concordia Plan Services pertaining to the Plan(s) or its operation which is for the attention of the members.
4. To pay all statements when received and due, assuring continuous worker participation and enabling all benefits and claims to be processed as expected. Statements may include an assessment of interest on delinquent contributions along with the potential for termination of coverage for all workers of an employer for nonpayment of the required contributions.

CRP and CDSP

1. To furnish to Concordia Plan Services any information concerning the compensation and changes in the compensation of all workers in its employ as may be needed to enable the appropriate contributions for each worker to be calculated.
2. To enroll *each* of its full-time workers and their eligible dependents.
3. To pay the total contribution due for each member.

CHP, AIP

To collect from each member, by payroll deduction or otherwise, the portion, if any, of the contribution due from the members and to remit the same, together with the employer’s share of the contribution, to the Plan when due. However, for all purposes of the Plan, Concordia Plan Services shall proceed on the assumption that the employer is paying, without contribution by any member, 100% of the contributions due.

CHP

1. To offer the option of enrollment to *each* full-time worker.
2. To obtain for the Concordia Plan Services, in the case of a worker not desiring to enroll as a member or to enroll eligible dependents, a renunciation of the right to do so.
3. To pay with respect to each worker participating in the CHP at least 50% of the cost for the worker’s coverage.

Employers contributing more than 50% of the worker-only cost or contributing toward the cost of dependent coverage must make all such contributions on a uniform and nondiscriminatory basis for all workers in their employ.

If the worker shares the cost with the employer, the worker’s share is to be obtained by payroll deduction (billing statements are sent only to the employer for the total amount due).

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