

English District Professional Church Workers Conference

Jim Sanft, President & CEO

October 6, 2020



Loving God

- As Layperson, Kurt Buchholz
- As Pastor, Rev. Dr. Dien Ashley Taylor
- In Pastoral Integrity, President John Wille

So how do I fit the work of CPS into this theme???



One of these things is not like the others

One of these things just doesn't belong

Can you tell which thing is not like the others

Three of these things belong together

Three of these things are kind of the same

Can you guess which one of these doesn't belong here?



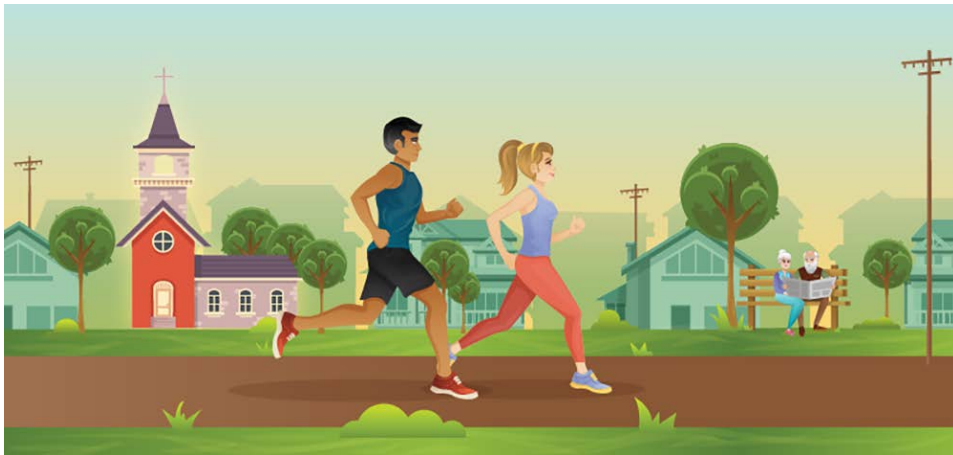
Topics for Today

- Care for Church Workers: Integral Part of Who We Are
- Delivering Targeted Solutions
- The Road Ahead

Care for Church Workers: Integral Part of Who We Are



Why think about Church Worker Care?

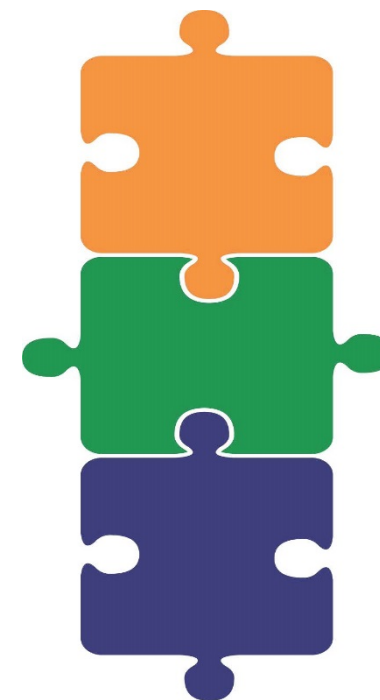




Caring for your workers

3 Perspectives on WHY this is important

1. Scripture
2. LCMS Handbook
3. LCMS Mission Priorities





Scriptural Foundation

- **Colossians 4:1 (MSG)**

“And masters, treat your servants considerately. Be fair with them. Don’t forget for a minute that you, too, serve a Master – God in heaven.”

- **1 Timothy 5:17-18 (MSG)**

“Give a bonus to leaders who do a good job, especially the ones who work hard at preaching and teaching. Scripture tells us, ‘Don’t muzzle a working ox’ and ‘A worker deserves his pay.’”



Constitution, Article III Objectives

“10. Aid in providing for the welfare of pastors, teachers, and other church workers, and their families in the event of illness, disability, retirement, special need, or death.”



SEVEN MISSION PRIORITIES





Promote and Nurture the...

**Spiritual
Emotional
Physical...**

**Well-being of pastors and
professional church workers**

5



Delivering Targeted Solutions



Desired Outcomes

- **Control Cost**

- Affordability is a critical issue for families, businesses, government entities
 - Ministries, church workers and church worker families are not exempt

- **Ensure Access to Coverage**

- The Affordable Care Act has made access more difficult and even impossible for some individuals, families and small businesses
- *No church worker or ministry left behind!*



Desired Outcomes (Continued)

- **Deliver quality care**

- 50% of health care providers are below average...
 - *Where does your doctor and hospital rank??*

- **Healthy workers**

- Lower costs
- Improved ministry effectiveness

- **Provide coverage in a manner consistent with our beliefs**

- Legislative and regulatory requirements are at times in direct conflict with our doctrine





The Concordia Health Plan (CHP)

A SELF-INSURED EMPLOYEE BENEFIT TRUST

Operates like a single employer plan

- LCMS is the “Plan sponsor”
- We set the rules
 - Participation criteria
 - Definition of covered benefits

Power of Aggregation

- Financial impact of Walking Together
 - Provides critical mass to manage risk
- 6,000 ministries acting as one
 - Significant collective purchasing and negotiating strength
- Access to professional expertise

Vitality™ Results

	2017	2018	2019	Vitality B.O.B.
Registration	35%	43%	49%	59%
Engagement	18%	22%	30%	33%
Avg. activities per month	20.4	21.1	24.4	19.8

Engaged members have seen a 5.1% improvement in Health Risk Factors (2017-2019)



Choosing What Works for You





Results

- Naturally Slim
 - Over 14,000 pounds lost by first 3 classes
 - 3.7% - 4.0% reduction in weight
- Omada
 - Over 17,500 pounds lost since 11/2017
 - 54% reduction in health risk for those losing >5%
- Virta
 - 169 enrolled members
 - 62% eliminated one or more diabetic medication, 57% eliminated all medications





Results



- Healthier ministries
- Healthier lives
- Healthier workers



→ Care for Workers (and their families) in Action



Putting it Together: Caring for Our Workers

- Part of who we are and why we exist
- Providing care for the entire community of ministries, workers, and family members
- Measurable impact of the value of Walking Together
- Healthy dividend
 - Lower costs long-term
 - Healthier workers



Your Role in the “How”

- Participate: Be part of the CHP
 - Business model depends on broad participation
 - Young...and not so young
 - Healthy...and not so healthy
- Engage
 - Use the available tools and resources
- Encourage
 - Through words and actions

The Road Ahead



The Road Ahead

- Health Care
- Retirement

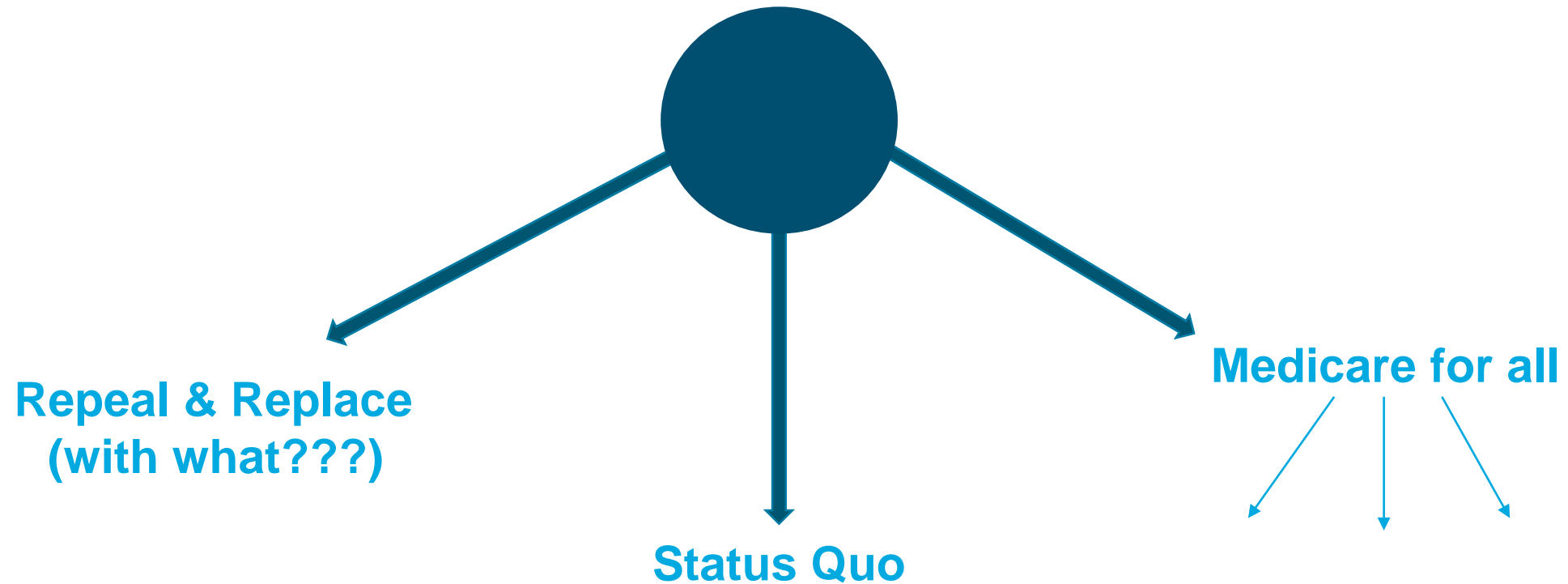


The Road Ahead: Health Care



But also watch the U.S. House and Senate!!!

Where Do We Go From Here?



Retirement Readiness

	On Track	How Close?
Ordained	24%	80%
Commissioned	27%	84%



Save, Save, Save!!!



The Road Ahead: Retirement

Your Retirement Portfolio

- Concordia Retirement Plan
- Concordia Retirement Savings Plan
- Social Security
- Other Savings



Concordia Retirement Plan

- Aggregation of Assets
 - Diversification
 - Long-Term Investment Horizon
- Assumption of Risk
 - Investment Risk
 - Mortality Risk
- Housing Allowance for Rostered Workers



Concordia Retirement Savings Plan

- Aggregation of Assets
 - Optimal fee structure
- Retiring in a Changed Economy
 - No longer a “changing” economy
- Reality of Increased Longevity
 - Work longer
 - Save more

Closing Thoughts

Better Together

- Aggregation of Resources
 - 6,000 ministries acting as 1
- Targeted Outcomes
 - Cost savings
 - Improved health of workers

Economic, Demographic, Political Storms will Continue (and even worsen)

- Walking Together will continue to serve us well



Vision

Healthy and engaged workers
serving in thriving ministries



Mission



CONCORDIA PLANS

Serve ministries ... care for workers ...
so that the Word of God spreads!