

Lamb of God Lutheran Church
Church Ministry Council – VIA Virtual Meeting Format
Agenda – October 12, 2020

Call Meeting to Order	Mike Van Strien
Opening Prayer/Devotion	Pastor Settle
Review/Approve Previous Meeting Minutes	Patti Hawkins

TAKE TEN

- How did you **SEE** God at work in your life?
- What has God been teaching you in **HIS WORD**?
- What kind of **CONVERSATIONS** are you having with non-believers?
- What good can we **DO** around here?
- How can we help you in **PRAYER**?

Group Discussion

Standing Reports – Submitted in advance of CMC Meeting

Treasurer's Report	Christina Knox
Elder's Report	John Downey
Children's Ministry Report	Open
Youth Report	Sam Ewing
Music Ministry Report	Tom Hardt
Adult Education Report	Corey Smith
Outreach Ministry Report	Anita Thiede
Fellowship Committee Report	Dave Meeks
Servanthood	Open
Early Childhood Ministry	Cheryl Faulkner
Facilities Report	Rick Pfeil
Senior Pastor Report	Pastor Rance Settle

Discussion/Updates

Update-The Grove Call	Pastor Rance/Pastor Hartjen
Senior Pastor Report	Pastor Rance
Financial Update/Budget Discussion	Christina Knox
Vacation Policy	Mike Van Strien
CMC Nominations/Elections	Mike Van Strien

Action Items – Submitted in advance of meeting or discussed at previous CMC

Approval of Slate of Nominees	Mike Van Strien
Employee Benefits Policy (reviewed at September meeting)	Mike Van Strien
November 8 Congregational Meeting Agenda: Elections Potential Call for The Grove Financial Update/Mortgage Update/Capital Campaign Update Capital Campaign Recommitments	

President's Report

Mike Van Strien

Closing Thoughts
Live Nativity CCA Project – CMC participation

Adjourn
Closing – Lord's Prayer

All

Lamb of God Lutheran Church
Income and Expense Report FY2020-2021
 September 2020

	Sep 20	Budget	Jul - Sep 20	YTD Budget	Annual Budget
Ordinary Income/Expense					
Income					
4000 - CHURCH INCOME					
4010 - Contributions Income					
4011 - Envelopes	92,283.36	85,703.59	266,961.04	278,536.67	1,144,146.69
4012 - Plate	508.00	5,769.23	2,807.50	18,750.00	75,000.00
4013 - Sunday School	0.00	38.46	0.00	125.00	500.00
Total 4010 - Contributions Income	92,791.36	91,511.28	269,768.54	297,411.67	1,219,646.69
4020 - Designated Expense Reduction					
4022 - Vacation Bible School	0.00	0.00	0.00	0.00	7,500.00
4023 - Confirmation					
40233 - Ceremony	400.00	500.00	1,400.00	1,700.00	1,700.00
Total 4023 - Confirmation	400.00	500.00	1,400.00	1,700.00	1,700.00
4027 - Salary/Special Fund Transfers	0.00	0.00	0.00	0.00	19,000.00
Total 4020 - Designated Expense Reduction	400.00	500.00	1,400.00	1,700.00	28,200.00
4030 - Miscellaneous Income					
4034 - Subscription Costs	54.25	100.00	64.25	100.00	200.00
4036 - Room Use Receipts	200.00	100.00	400.00	100.00	500.00
Total 4030 - Miscellaneous Income	254.25	200.00	464.25	200.00	700.00
4040 - Contingency Allocation	0.00	0.00	0.00	0.00	11,400.00
Total 4000 - CHURCH INCOME	93,445.61	92,211.28	271,632.79	299,311.67	1,259,946.69
4500 - ECM INCOME					
4510 - Registration	1,650.00	0.00	28,327.50	35,000.00	35,000.00
4511 - Tuition	31,566.00	32,223.00	31,566.00	32,223.00	290,000.00
4516 - Enrichment	0.00	0.00	0.00	0.00	2,200.00
Total 4500 - ECM INCOME	33,216.00	32,223.00	59,893.50	67,223.00	327,200.00
Total Income	126,661.61	124,434.28	331,526.29	366,534.67	1,587,146.69
Gross Profit	126,661.61	124,434.28	331,526.29	366,534.67	1,587,146.69
Expense					
5000 - CHURCH EXPENSES					
50 - SALARY/BENEFITS					
Total 50 - SALARY/BENEFITS	60,385.75	63,369.25	147,718.45	169,795.87	724,467.00
51 - BENEFITS/PAYROLL TAXES					
Total 510 - BENEFITS	10,355.93	16,183.33	38,117.32	48,550.11	194,200.00
Total 511 - PAYROLL TAXES	3,542.21	4,400.00	8,128.01	11,800.00	52,000.00
Total 51 - BENEFITS/PAYROLL TAXES	13,898.14	20,583.33	46,245.33	60,350.11	246,200.00
Total 52 - ALLOWANCES	97.35	341.67	104.08	1,025.05	4,100.00
Total 53 - CONFERENCES/CONT ED/INTERNSHIPS	49.00	166.67	49.00	500.05	7,000.00
Total 54 - CONTRACTORS	2,559.14	3,958.33	7,207.05	11,575.03	49,300.00
Total 55 - PASTORAL MINISTRY	509.44	441.66	972.80	1,575.06	5,800.00
Total 56 - MUSIC MINISTRY	1,105.00	895.84	1,741.40	2,187.56	8,250.00
Total 67 - MULTI-MEDIA MINISTRY	384.08	62.50	444.08	187.54	750.00
Total 57 - ELDER MINISTRY	0.00	0.00	36.99	375.00	2,075.00
Total 68 - CARE MINISTRY	0.00	50.00	0.00	50.00	300.00

Lamb of God Lutheran Church
Income and Expense Report FY2020-2021
 September 2020

	Sep 20	Budget	Jul - Sep 20	YTD Budget	Annual Budget
58 - OUTREACH MINISTRY					
Total 580 - MISSIONS	10,647.60	10,157.72	30,419.16	30,473.16	121,892.69
Total 582 - Outreach & Assimilation	198.84	120.83	198.84	362.53	1,450.00
Total 58 - OUTREACH MINISTRY	10,846.44	10,278.55	30,618.00	30,835.69	123,342.69
Total 59 - EDUCATION MINISTRY	0.00	16.67	0.00	50.01	200.00
Total 60 - EARLY CHILDHOOD MINISTRY	961.57	1,466.67	1,946.42	5,100.01	15,100.00
Total 61 - CHILDREN'S MINISTRY	56.47	229.17	459.14	687.51	13,850.00
Total 62 - YOUTH MINISTRY	0.00	133.33	51.56	550.07	4,100.00
Total 63 - FELLOWSHIP MINISTRY	47.67	333.33	47.67	1,000.03	4,000.00
Total 64 - SERVANTHOOD MINISTRY	167.44	220.83	167.44	712.53	1,650.00
65 - FACILITIES/FINANCE MINISTRIES					
Total 650 - ADMINISTRATIVE	1,357.59	2,383.33	4,060.78	7,150.15	28,600.00
Total 651 - IT SUPPORT & EQUIPMENT	2,884.21	2,981.68	8,817.35	10,165.04	37,000.00
Total 652 - INSURANCE & MAINTENANCE	3,748.08	6,424.99	12,255.34	19,275.09	85,500.00
Total 653 - ANNUAL BUILDING EXPENSES	0.00	100.00	550.00	1,250.00	11,350.00
Total 654 - UTILITIES	6,324.50	6,874.99	18,369.89	20,625.09	82,500.00
Total 655 - MAJOR/MINOR EXPENDITURES	0.00	250.00	0.00	750.00	3,000.00
Total 656 - LOANS & INTEREST	9,729.00	10,166.00	35,581.00	36,018.00	127,512.00
Total 65 - FACILITIES/FINANCE MINISTRIES	24,043.38	29,180.99	79,634.36	95,233.37	375,462.00
Total 66 - CMC MINISTRY	0.00	0.00	617.50	400.00	1,200.00
Total 5000 - CHURCH EXPENSES	115,110.87	131,728.79	318,061.27	382,190.49	1,587,146.69
Total Expense	115,110.87	131,728.79	318,061.27	382,190.49	1,587,146.69
Net Ordinary Income	11,550.74	-7,294.51	13,465.02	-15,655.82	0.00
Net Income	11,550.74	-7,294.51	13,465.02	-15,655.82	0.00

Minutes of the Lamb of God Church Ministry Council Regular Meeting – September 21, 2020

Members Present:

Doug Janeway, President
Mike Van Strien, Vice President
Christina Knox, Treasurer
Anita Thiede, Chairman of Outreach
Tom Hardt, Chairman of Music Ministry
Rick Pfeil, Chairman of Facilities
Dave Meeks, Chairman of Fellowship
Cheryl Faulkner, Chairman of ECM
Corey Smith, Chairman of Adult Education
Sam Ewing, Chairman of Youth Ministry

Staff Members Present:

Pastor Rance Settle
Hannah Prindiville
Darcie Boughton
Dawn Wendorf
Stephanie Poyner
Brandy Simmons
Jason Barnhart

Guests Present:

Pastor Travis Hartjen
Emily Rohne

The meeting was called to order by Doug Janeway, President, at 7:03 pm. The meeting was held on a Webex hosted by Mike Van Strien. Doug introduced Blake Horton, who attended as a representative of the servanthood committee.

Opening Prayer/Devotion – Pastor Rance opened the meeting with a devotion, Psalm 103.

Review/Approve Previous Month's Minutes

The minutes for the June CMC meeting were presented.
Motion to approve minutes: Christina Knox
Second: Rick Pfeil
THE MOTION CARRIED.

TAKE TEN

Members shared Take Ten stories.

Ministry Reports

All ministry leaders submit reports prior to the meeting.

Discussion/Updates

The Grove Church Update — Pastor Travis

Average worship attendance approaching 80 – 85 at The Grove. The Grove is financially stable, ready to call the Timothy Pastor. The Timothy Pastor is the person who will be the long-term leader of the church plant. He needs to be a part of the plant at an early phase so that the group of people will follow his leadership when the Apostolic Missionary moves on to plant again. To find the right person to be a Timothy Pastor, we are looking for specific character and competencies. We desire this person to be complementary to the Apostolic Missionary. Our desire is that the Timothy Pastor be able to lead the church from 100 in worship to 300 in worship.

The board of The Grove will begin the interview process beginning week of 9/28. Pastor Travis is looking for LOG to extend the call to the chosen Timothy Pastor. LOG would not be financially responsible. Would be a place to help and support the Timothy Pastor. Pastor Travis confirmed that The Grove has the funds to support the Timothy Pastor for the next two years. Would be looking to extend a call before the end of the year, maybe in November. Pastor Travis would become the associate Pastor and will begin working towards the next church plant.

Live Nativity – To all LOG ministries. We, the Live Nativity committee, has been asked to provide family care packs for CCA over this Christmas season. Since LOG has not been able to do much outreach due to the COVID-19 pandemic, this might be a great opportunity for the whole congregation to help us spread the word to those in need in our community.

What CCA has asked for: 750 packs containing a roll of toilet paper, a box of facial tissue, toothpaste and maybe a small hand sanitizer. We might want to consider a bar of soap, instead of the hand sanitizer.

What we are asking of all the ministries is for each of the groups to commit to providing a certain number of complete packs or committing to providing several of the needed items. For example, adult bible study commits to providing 10 packs and early childhood ministry commits to providing 25 packs of toilet paper.

Live Nativity is working on grants for and donations of needed items. We will also be providing devotionals and other materials for each pack.

The plan is to have this project run from October 1-November 15. We will have some space at church to store the items. I will be coordinating with CCA for some space to assemble the kits that need to be completed. We will also need volunteers to help count, sort, and help us finish the packs.

Senior Pastor Report — The services have had a great turn out so far. Pastor started his bible class this past Sunday and will start the Wednesday class this coming week. The church is working on a small group module added to the website. Jack McEvoy service is tentatively scheduled for Saturday 9/26. The 50th anniversary will be Nov. 1st; there will be two services and a reception in between services.

ECM Operations – COVID 19 – Doug added this to the agenda due to the uncertain times we are living in. The first full week was last week and it went well. The staff and family are adjusting to the new procedures. The school is fully staffed. Enrollment is down to 72.

Financial Update/Budget Discussion – Giving is down, trending about \$4K a week less than planned budget. ECM is down by \$8,500 dollars due to the drop in enrollment numbers. Year to date LOG is under budget by \$3K but this is strictly a timing issue.

Policy Change – Reviewed revised Group Employee Benefit Plans policy. No questions or comments were made during the meeting. This will be presented for an approval vote at the next CMC

CMC Elections --

November 2020 Elections:

Position:

*Vice President – Mike Van Strien (President-Elect)

*Secretary – Patti Hawkins (elected November 2016)

Elders Board – John Downey – Head Elder (elected November 2018)

Music Ministry – Tom Hardt – (elected November 2016)

Outreach Ministry – Anita Thiede (elected November 2016)

Servanthood – Open

ECM – Cheryl Falkner – (elected November 2018)

Nominee

Rick Pfeil

Kelly Laskowski

TBD

Greg Johnson

Michelle Moran

OPEN

Eligible for re-election

Action Items – None

CLOSING THOUGHTS – Next CMC will need to be on October 12th to comply with approval for the nominations.

Motion to adjourn: Christina Knox

Second: Corey Smith

THE MOTION CARRIED.

The meeting adjourned at 8:27 with a prayer by Pastor Settle.

Respectfully submitted,

Mike Van Strien, Vice President

LAMB OF GOD LUTHERAN CHURCH

FAMILY MINISTRY

CMC UPDATE – 19 OCTOBER 2020 AGENDA

Quick Review/Past Event Recap/Feedback

Trinity River Expeditions canoe day (HS Youth): We had a great turn out to our first big social of the fall. We had 18 students/adults attend with us. No one fell into the trinity and we have a greater appreciation for recycling. We had a great time of fellowshiping in the outdoors!

Confirmation: Confirmation (Virtual) classes are winding down to a close and we have our first in-person class starting October 14th. A big thank you to our teachers for all the heart and prep they have put into making class possible. It has taken a lot of extra work behind the scenes since this summer. We are grateful also for the technology training if we should need to use the virtual platform for the future. We will continue to some capacity filming classes as we have some students who will not be able to attend in-person for a while. As a safe and smart practice for our in-person classrooms we will take contactless temperature checks and a one-time Covid-19 Form prior to October 14th.

Worship Reflections: We have over-hauled our Worship Reflection notes this year. Students will complete ten worship reflections. Our notes reflect open ended family questions to encourage conversations and discipleship.

At-Home Sunday School (Children's Ministry): We have heard very good feedback from our families using our At-Home Sunday School lessons. Many conversations of faith happening around the kitchen table. We will have one more round of kits to pass out for November/December!

Outreach to LOG Preschool: We are starting a new initiative as another touching point to connect with our families in our preschool. We will have our first "Hang out with Hannah" at the end of October. We will focus the time incorporating mental wellness (counseling/play therapy) and Bible story with the use of reading books and activity. We will be sending home a card to families as means of outreach when we have our hangout times!

Sunday Youth Bible Study: We have been averaging around 10-15 youth for our combined Sunday school in-person time. We meet next to the Garden on campus. Praise God for beautiful weather the days we have met. We meet from 9:15-10:00am on Sundays. As we have found many people use the walking path next to the Garden on Sunday mornings we will be putting up signage as another way to advertise our Bible study but also our church service times!

Music Ministry Report October 2020

1. Sunday, October 18: The Adult Handbells will be participating at both services. Praise Band will be participating at 10:30am service.
2. Reformation Sunday (October 25): The Children's and Youth Choir and Chimes will be participating at 10:30 service. The Youth Orchestra will be participating at both services.
3. 50th Anniversary/All Saints' (November 1): The Adult Handbells, Youth Orchestra, Center Stage Brass, and Praise Band (10:30 only) will be participating in the 8:00am and 10:30am worship services.
4. The LOG Choir will record a special anthem for the 50th Anniversary Service.

Stephanie Poyner
Director of Parish Music

Outreach Report

October 12, 2020

- Mission newsletters received and submitted to be posted on LOG website
- Committee met in October
 - Now supporting Way Alliance with mission dollars
 - Live Nativity outreach donation plans discussed
- Celebrate Recovery continues to meet virtually

Fellowship Report for September 2020



Our goal is to demonstrate Christ's love through fellowship and hospitality, providing welcome environment for our members and the community to gather, supporting Lamb of God.

4th Quarter Fellowship Events

Trunk or Treat

- We hoped to arrange a trunk or treat car line for Halloween this fall, but the town guidelines and limits on attendees in groups would be difficult to manage. We've canceled plans to offer Trunk or Treat at the church
- The town issued guidelines for this year's Halloween festivities. Their recommendations follow the Texas dept. of health guidelines and will take precedence; currently allows outside Gathering limited to 10 people in a group. We know how kids like to cluster, as well as adults so feasibility is problematic
- We keep praying for infection rates to fall lower, allow the state to update its rules to help the municipalities open
- We are considering other volunteer opportunities in November and December, depending on municipality guidelines

Lamb of God 50th Anniversary celebration

- We'll be assisting church staff, celebrating the 50 year celebration Sunday, November 1st
 - Lamb of God 50th Anniversary celebration
 - Assist church staff to celebrate Lamb of God's 50 year celebration

All these plans are contingent the COVID infection rate continues falling and low infection rates in 4th quarter 2020. Lewisville and Flower Mound have cancelled all town events through year end. Please consider helping meet CCA's request for 750 family health packs,, Lamb of God will provide online service information to join us in celebration of Christ's birth, Advent and Christmas Eve services.

Early Childhood Ministry Report

October 2020

2020-2021 Enrollment: 74

- Please join us in praying for our school ministry, staff, students, and families.
- Working to get all families enrolled on Simply Giving for tuition
- Working on Registration Info for 2021-2022 school year
- Possibly an increase in fees/tuition for 2021-2022

2020 ECM Board Meeting Dates @ 6pm

- November 11
- December 9

2121 ECM Board Meeting Dates @ 6pm

- January 13
- February 10
- March 3
- April 14
- May 12
- June 9

Facilities Report to CMC

October 12, 2020

1. Minor repair and maintenance completed on the mag lock and fire alarm systems.

3.100: INTRODUCTION

The congregation maintains a benefit program to help meet the needs of its employees. The following information in this section outlines your benefits as an employee of the church.

3.200: VACATION

This policy applies to salaried and non-contracted hourly employees.

Contracted employees' annual vacation allotment (if any) is specified in the employment contract. Under no circumstances shall the annual vacation allotment for a contracted employee exceed the allotment to which they would be entitled under this policy.

For professional church workers and clergy, the "Effective Hire Date" for Vacation Accrual Purposes will be based on the number of years in ministry.

It is Lamb of God Lutheran Church's policy to provide vacation time with pay to eligible employees, recognizing that vacation benefits both the employee and the employer by promoting greater productivity through improved morale and health. Vacation is awarded according to the Lamb of God fiscal calendar of July through June. Employees are required to take vacation in the fiscal year earned. In rare circumstances, due to exceptional operational requirements, vacation may be carried over to the next fiscal year only upon approval by the Senior Pastor or the Head Elder for the Senior Pastor.

Vacation Allowance Schedule for Regular Full Time Employees

The amount of vacation time allowed is based the guidelines recommended by the Texas District of the LCMS and is based on the employee's length of service as shown below:

Total Years of Service

Less than 6 years	3 weeks
6 – 10 years	4 weeks
11+ years	5 weeks

For Ministers of Religion Ordained or Commissioned, the anniversary date of a worker's ordination or commissioning is to be used in calculating years of service for purposes of allotting vacation time. **(For example, a Pastor who had only served at Lamb of God for 1 year but was ordained 7 years ago would be eligible for 4 weeks of vacation.)** For all other regular full time employees, the anniversary date or the worker's being hired by Lamb of God will be used in calculating years of service for the purpose of allotting vacation time.

The policy of Lamb of God will be that new employees of Lamb of God are not eligible to take vacation time until after completing 6 months of employment at Lamb of God. **Exceptions to this can only be made with the approval of the Senior Pastor.**

Staff whose responsibilities includes service on Sundays are allowed to take only as many Sunday's of vacation time each year that are equal to the number of weeks of vacation that employee is allowed for that year. **(For example, a Pastor eligible for 4 weeks of vacation time is only allowed to take four Sundays as a part of that allotted vacation time.)** Exceptions to this policy must be approved by the Senior Pastor or by the Head Elder for the Senior Pastor.

In the case of a former Lamb of God employee who is rehired, the employee's vacation accrual will be based on the years of credited service agreed to as part of accepting the offer of employment. For rehired employees, an "Effective Hire Date for Vacation Allotment Purposes" will be specified in the offer of employment letter and will be maintained in the employee's personnel file.

A regular part time employee will receive a pro-rata portion of the full time allotment based on the budgeted hours for that employee. As an example, a part-time employee budgeted for a 25 hour work week, would receive 25 hours of vacation times the number of weeks the employee is eligible based on years of employment.

The employee cannot receive a weekly payment for more than the scheduled hours per week, including both hours worked and hours of vacation pay.

For example: A regular part time employee works 25 hours per week and receives 4 weeks of vacation. If the employee takes an entire week of vacation, they will be paid for their normal work hours (25 hours). If an employee takes one day of vacation and works for 4 days, they will receive 5 hours of vacation pay (1 day) and 20 hours of regular pay (4 days).

Scheduling Vacation

Vacation requests will be submitted to the Senior Pastor for approval and to the Office Administrator for scheduling in advance.

When a scheduled holiday falls within an employee's vacation period, that holiday will not be counted as vacation.

Vacation pay for any period, such as a holiday or period of disability, for which an employee normally receives pay, is prohibited.

Using Vacation

Vacation advances are not allowed. Vacation must be used in the fiscal year it is accrued. In rare circumstances, due to exceptional operational requirements, vacation may be carried over to the next fiscal year only upon approval by the Senior Pastor or the Head Elder for the Senior Pastor.

To provide flexibility in accommodating employees, vacation may be taken in half-day (four hour) increments of time.

Terminations: At the time of termination for any reason (including retirement), the unused current fiscal year vacation **allotment** of the terminating employee will be paid to that terminating employee on a prorated basis.

For example, an employee who terminates at the end of the third month of the fiscal year will be paid for 3/12 (1/4) of their allotment. For an employee with 4 weeks of vacation, they will be compensated for 1 week of vacation. If the employee had already used 1 week of vacation, then there would be no further payment for unused vacation.

General

Vacation accrual, use and maximum level of accumulation of vacation entitlement will conform to state laws and regulations.

The Office Administrator of Lamb of God Lutheran Church is responsible for implementing and administering this policy, including publication of procedures as appropriate. Such procedures must be consistent with Lamb of God's philosophy that vacations are beneficial to both the employee and the Church.

No provisions of this or any other Lamb of God policy or procedure will be construed as an employment agreement. Employment with Lamb of God can be terminated at any time with or without cause either by the employee concerned or by Lamb of God.

Any deviation from this policy requires the prior approval of the Congregation President, or his designee.

3.300: HOLIDAYS

The congregation observes the following holidays for which all regular full-time and part-time employees will receive regular pay:

New Years Day
Good Friday
Monday after Easter
Memorial Day
Independence Day
Labor Day
Thanksgiving and the Friday after
Christmas Eve and Christmas Day
New Years Eve

Employees who are required to work on any of these holidays will be allowed to take another day as their holiday. For example – the Pastors and Director of Parish Music who are required to conduct services on Christmas Eve and Christmas Day would be allowed to take two days at their discretion as their holidays. These days would not be charged against their vacation allowance.

The following general provisions apply to holiday pay:

1. Holidays will be observed on the calendar day designated by the church for observance.
2. Holidays falling on Saturday will be observed on Friday and holidays falling on Sunday will be observed on the following Monday.
3. A holiday that falls on a scheduled vacation day or on an employee's time off for sickness will be recorded as holiday time.
4. An unexcused absence the day before or the day after a holiday will result in loss of holiday pay.

November 2020 Elections:

Position:

*Vice President – Mike Van Strien (President-Elect)
*Secretary – Patti Hawkins (elected November 2016)
Elders Board – John Downey – Head Elder (elected November 2018)
Music Ministry – Tom Hardt – (elected November 2016)
Outreach Ministry – Anita Thiede (elected November 2016)
Servanthood – Open
ECM – Cheryl Falkner – (elected November 2018)

Nominee

Rick Pfeil
Kelly Laskowski
Brian Thane
Greg Johnson
Michelle Moran
OPEN
Sharon Gardner

*Board of Trustees and Finance Committee

3.700: GROUP EMPLOYEE BENEFIT PLANS

Because of its Christian concern for its employees, LAMB OF GOD LUTHERAN CHURCH provides benefit programs in order to help its employees with expenses related to illness, injury, or death, as well as to provide retirement income.

Eligibility: Regular full-time (over 30 hours) and regular part-time (over 20 hours) employees are eligible for enrollment in the Concordia Plan Services per the eligibility requirements outlined in each plan.

Benefits Provided:

- The Concordia Retirement Plan provides retirement benefits and is available to regular full-time and part-time employees. Employees are also eligible to participate in the 403B plan.
- The Concordia Disability and Survivor Plan provides disability income and death benefits and is available to regular full-time and part-time employees.
- The Concordia Health Plan provides medical, dental and vision coverage and is available to regular full-time employees.
- Concordia Plan Services details are available through Concordia. Concordia-provided details supersede any information provided in this policy. For further details about the benefits of these Plans, booklets are available either in the church office or by calling the Concordia Plan Services office.

Enrollment: Employees will be asked to fill out an Enrollment Form and Beneficiary Form, and these forms will be forwarded to the Concordia Plans office for processing. The Plans office will then mail the employee a letter confirming enrollment as well as provide booklets and other informational materials.

Cost:

- The congregation pays 100% of the cost for the Concordia Retirement Plan and Concordia Disability and Survivor Plan.
- The Concordia Health Plan is available to qualifying full-time employees. Effective 01/01/2021, the following cost structure applies to covered employees and their family members.
 - The congregation pays 100% of the premium for individual coverage.
 - The congregation pays approximately 75% of the premium for additional spouse, child, or family coverage.
 - All deductibles and co-payments are the responsibility of the employee.
- A Health Spending Account (HSA) will be available for employees to contribute pre-tax dollars according to limits established by the federal government.

Termination of Benefits: Coverage for the employee and their dependents through the Concordia Plans will discontinue effective at the end of the calendar month in which termination of regular full-time or regular part-time employment occurs. Information about extension of coverage on an individual basis will be mailed to the employee by the Plans' office.

Adopted __/__/__