

Joint Position Statement
Lutheran Education Association
and
District & Congregational Services—School Ministry

Health Algebra
Employer Choice + Informed Participation = Quality Health Care

In October and November, employers participating in the Concordia Health Plan will be selecting one of four health plan packages for their workers. This choice will not change the quality of health care. *Choice* is about compensation packages. *Choice* involves balancing employer's costs, salaries, health benefit premiums, deductibles, and worker's out-of-pocket expenses.

The choice employers make has the possibility of increased health costs for workers. Workers should:

- partner with employers in *choice*
- be knowledgeable, informed, and involved
- leverage benefit dollars with a Flexible Spending Plan

There is not a one-size-fits-all answer, BUT workers partnering with employers making an informed choice will benefit both employers and workers. Thus, workers are encouraged to be involved on the front end of *choice* rather than reacting on the back end once a choice has been made.