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# HANDBOOK FOR NEW LUTHERAN SCHOOL TEACHERS

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Dear Teacher,

Congratulations as you begin your teaching ministry!

You are receiving this booklet as a guide to help you as you proceed through your first year of teaching in a Lutheran school. You are most likely excited about this year, but if you search deep down, you are probably nervous as well.

Although you have been academically prepared for the rigors of teaching, you may be thinking about the unknowns and what they will bring. This booklet is meant to help you through those unknowns. It has been prepared by those who have gone through your situation. We remember the questions we had and the uncertainty of who to ask for answers. We also remember the question we wish we had asked before it was too late. We have prepared a list of questions you should ask and also have given you an idea of sources for the answers.

We know the first weeks after receiving a call or contract are exciting. They are also nerve-racking. There is so much to do in your personal life as well as your professional life. Trying to remember information that will apply to the whole school year--much less one--month can be trying. Therefore, we have broken down your information into applicable areas. We have also included forms to help you through your first year.

We suggest that you read through this booklet now and gather the information you need to start the year. Take notes inside the booklet and keep it in a safe place where you can refer to it as needed. Then we suggest that you look at it early each month for helpful hints.

We pray that by the end of the year this will have been one of the tools that has guided you through a successful year of school.

Finally, at the end of the year, if you have any hints or ideas on how to improve this handbook to help others, please let us know. After all, that is the idea behind this booklet.

God's Blessings as you take on the task of educating God's children spiritually, academically, physically, and emotionally. It is a tremendous task that you have been called to do. Remember you are not alone in this task. I can do all things through Christ who strengthens me. Philippians 4:13

In Christ,  
The Editors



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Lutheran School Teachers***  
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# Upon Arrival

Below you will find a few items that will provide valuable information for the coming school year. Take time to find the information and services, and when you need it during a busy school year, it will be at your fingertips and you will not have to waste valuable time dealing with these personal issues.

1. Find a doctor and dentist. Ask the school secretary or nurse whom they would suggest. If you are part of a managed care program, be sure they are on your provider list.

Doctor:\_\_\_\_\_

Dentist:\_\_\_\_\_

If you have time, make an appointment to get to know them. This way if you need to see them during the year, you are considered an established patient and making appointments is much easier.

2. Depending on your housing, record important information here. Put the address and phone number of the contact person for your apartment and/or mortgage company.

Name:\_\_\_\_\_

Phone Number:\_\_\_\_\_

Address:\_\_\_\_\_

3. Locate a bank. You may wish to ask if there is a member of the congregation who works for a nearby bank. Open your account. If needed, open a savings account for your estimated taxes as well. Record your account numbers here in case something happens to your originals. It may be easier to arrange for automatic deposits if provided by your school.

Checking:\_\_\_\_\_

Savings:\_\_\_\_\_

4. Contact the utilities and services you need for your housing. These could include: electric, gas, sewer, water, phone (local and long distance), cable, and trash. Write down any crucial information they give you.

gas: _____	sewer: _____
electric: _____	water: _____
phone: _____	trash: _____
	cable: _____

5. If you have moved to a new state, you will need to change your driver's license. You will also need a new car tag or license. This means you need car insurance for this state as well. Ask if anyone in the congregation is an agent or whom your principal recommends. Record the phone number of your new agent here.

Car Insurance Agent: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

6. Create a personal budget. You need to consider your rent or mortgage payment, utilities, student loans (if any), insurance, estimated taxes (if applicable), groceries, car loan, credit card payments, gasoline, tithe, and savings. There is a budget form in the Forms section.
7. If you are a commissioned minister, you will be considered self-employed. This will be a new method of calculating and paying your taxes. We suggest that you ask another commissioned minister on your staff to recommend an accountant or other professional to help you decide how to plan for tax time. Begin saving receipts immediately that may prove to be useful deductions. Keep them in an organized manner and add them monthly to avoid a really huge ordeal during tax season.

# Questions for Your Principal

Every school handles things differently. While you may have had a cooperating teacher during student teaching that gave you lots of ideas and information, some of these ideas may not work at your school. Make an appointment to talk to your principal as soon as possible. Most likely he/she will beat you to the punch as the old saying goes. He/she will want to fill you in on information for your school. However, you need to make it clear that you have a list of questions you would like answered as well. This will take some time so you may wish to break it into two sessions. It may be a good idea to give your principal this list of questions before your visit so he/she can obtain the proper forms and papers you will need.

**At your first visit to the school after accepting your call, ask for a faculty handbook, a parent handbook, and a school calendar. These items may answer some of your questions.**

- ◇ What does the congregation expect of you? Are you expected to be there for holiday services such as Christmas and Easter? What about Bible Class attendance?
- ◇ Will you have a mentor from the faculty? Who is it? How were they chosen?
- ◇ What evaluation tool will be used to evaluate you this year? How often are evaluations done?
- ◇ What is your principal's administrative style?
- ◇ What is the policy concerning parent/principal communication?
- ◇ At what point does the principal want to be notified about discipline/parent/academic problems?
- ◇ Whom do I consult when I would like a student evaluated for ADD, ADHD, or a learning disorder? Is there a school counselor or resource room teacher? What is the proper procedure to follow in this matter?
- ◇ What is the school policy about teachers attending workshops? Is it encouraged? Who pays for the workshops? If it is held on a school day who is responsible for the substitute?

- ◇ How is student medication handled?
- ◇ Are there forms to fill out for payroll? Insurance? Does the school do automatic deposits? Will the school withhold tax money? Is there a state and/or city income tax?
- ◇ Does your school encourage memberships in professional organizations? Who pays for these? Does the school give you a stipend? Which professional memberships are encouraged?
- ◇ Is there any budgeted money available for my classroom? If so, are there any limitations on how it can be spent? Do receipts need to be turned in? How does reimbursement happen?
- ◇ When is the installation service?
- ◇ How does the school feel about state certification? If you are required to be state certified, how long do you have to obtain it and does the school help cover the costs of obtaining it?
- ◇ What about graduate work? Are you required to begin graduate work within a certain amount of time? Who pays for this?
- ◇ If you are not an LCMS trained teacher, what about colloquy? Do you have to begin classes by a certain time? Do you have to obtain the certification by a certain time?
- ◇ Is there a policy about movies in the classroom?
- ◇ If you are in a region where snow is possible, how are snow days handled?
- ◇ Are faculty devotions held? If so, when and where? Is there a schedule for all teachers to have a turn? Is attendance expected or mandatory?
- ◇ When are faculty meetings?
- ◇ What time are you expected to be at school in the morning? When can you leave after school? What happens if you have a doctor or dental appointment right after school and need to leave earlier than the normal time?

- ◇ Does the school ask for a substitute folder? What should be included?
- ◇ Are there any pullout programs at the school? Will any of my students attend? Are these pullout programs required of my class?
- ◇ Do you mind if teachers send students to the principal for good behavior if so when and how do you want this done?
- ◇ Do you require copies of lesson plans or anything of this nature?



# Preparing Your Classroom

New teachers have lots to do before students show up the first day of school. Some of the following will seem obvious, but other things, if not taken care of during in-service, will leave you scrambling the first week (day) of school. Make sure you handle these items before school begins.

- ❑ Inventory your room. Make sure you have enough books for your students. If you need equipment like an overhead or TV/VCR and it is not in your room ask if they are available and where they are kept.
- ❑ Look at the school supply list. Know what the school supplies for students and what the student supplies. Ask where teacher supplies are kept.
- ❑ Plan home visits if applicable. Some helpful information for this task is included in this booklet.
- ❑ Create a schedule. Put together a plan book and your grade book. If possible, set up a spreadsheet on your computer to figure grades. This will save valuable time when report card time comes.
- ❑ Find out if you have any special needs students. If so, what services are available to you to help these students?
- ❑ Mail in any synodical forms you may have.
- ❑ Create any folders you may need. This may include homework folders, journals, or portfolios.
- ❑ Create a parent communication log for each student. Use this whenever you speak to parents about their child. A sample form is in the appendix.
- ❑ Arrange your classroom.
- ❑ Decorate your room.
- ❑ Make sure tornado/earthquake/fire procedures are clearly displayed in your classroom. It is helpful to have a class list near the door that you can grab on the way out.
- ❑ Decide how to keep track of classroom library books.

- ❑ Make sure all textbooks are numbered. Number and stamp all new textbooks. Check to see if there is a special way this is to be done.
- ❑ Put books on the students' desks. Record the number of each book the student receives. This will be needed in case a book is lost.
- ❑ Clear a space for supplies the students will bring in Kleenex, paper towels, etc.
- ❑ List classroom rules in a clearly visible space. Emphasize do rather than don't.
- ❑ Look through your books to see what material will be covered. This will help you start collecting ideas on projects, activities or units.
- ❑ Plan for the first week. Include copying any material you might need.
- ❑ Set up a classroom altar area.

# Questions for a Fellow Teacher

Sometimes questions are best answered by a fellow teacher. Hopefully your school recognizes this already and has assigned you a mentor. If not, you may wish to ask for one. If your staff is small, or you are not assigned a mentor, make sure you find a teacher to whom you can go to with questions. The following list are things you need to know before school begins. The list of questions for fellow teachers seems endless. Some are routines that people will assume you know because they are routines. Others are things that each school handles differently. Often the answer may be that everyone handles it in his own way. No matter what, you need to ask these questions so you are prepared for the year. So, ask your mentor, ask a teacher you have gotten to know, but ask someone.

- How are split families dealt with? Should you send two copies of newsletters, announcements, reports, invitations etc. home with the child, send one by mail to the non-custodial parent, or is there another method used by the school? Who sends the copies: the school office or the teacher?
- Is there a library in the school? What policies exist concerning its use? Who runs the library? Is a parent or other adult available to check out books or do you do that yourself?
- Where is the nearest public library? Is there a bookmobile that visits the school? Is there internet access with the library to order books? If so, what is the web address?
- Are there listed playground rules? Is there a schedule for its use?
- Is there a school-wide discipline policy? What about classroom discipline? Even though policies are in place, what are the exceptions to the rules? Do other teachers mind when you discipline students in their class when you see misbehavior or do teachers want you to tell them so they can handle it?
- How are field trips handled? Who pays for them? How many are allowed? Where do classes typically go? Are there any expected for your grade level? How is transportation handled? Is there a school field trip form?
- Is there a memory work policy? Is there an official memory book?

- What is the church attendance policy for students? Who records it? Is it reported to the office?
- What is the grading scale used? Are grades given? What are the percentages for grading scale? Is some other form of evaluation used?
- Are mid-quarters sent? To whom? Where are the forms? What about report cards? When are they sent? What do they look like? If there is to be an exchange of grades by faculty members, what form is used, and how is this done?
- Are you responsible for any bulletin boards outside your classroom? Are there any rules about displaying student work and posters on walls?
- When is chapel? Where do people sit? Are teachers or classes responsible for chapel? Are baptismal birthdays recognized? If so, how?
- What is the student dress code? How and by whom is it enforced? Is there a teacher dress code?
- How many classroom parties are held? Who is responsible for them?
- What is the policy regarding homework? How much is expected? What happens if it isn't completed? What happens if a student is absent?
- What machines exist for teacher usage (copier, die cut, laminator, binder, Riso)? What are the policies concerning their usage? Are students allowed to use the machines? Who teaches you to use them? Where are the supplies?
- Are there any fundraisers at which teachers help? What do you need to know about fundraisers?
- Is there a teacher store nearby?
- Is there a parent organization? Are teachers expected to attend meetings?
- Will your class be responsible to sing at Sunday services? If so, when and how many?
- What is the policy concerning students celebrating birthdays in the room? Can treats be brought? Must they be store bought or can they be homemade? Are students allowed to hand out invitations to parties during school or do they need to be mailed?

- Does the school require servant hours/events by classes? If so, what information do you need to know?
- Are Scholastic/Troll/Trumpet book orders handled through the office or classroom? Are there any policies on handling of orders? Does the school discourage purchase of any types of books?
- Are there any tournaments held at school? If so, are you required to help? Are teachers who are not coaching asked to help with any athletic events?
- Are you expected to send home a weekly or monthly newsletter? Is there a school newsletter that goes home?
- How are the art supplies ordered? If you need something, what do you do?
- Does the school have an crisis plan? What are procedures?
- What is the school policy on students using the phone in the office or any other phone on the school premises?
- Are there room mothers? Who coordinates the program?
- How are fire/tornado/earthquake drills handled? Are they announced, or are they spontaneous? Where does your classroom go? Is there a central reporting spot?
- Who sells lunch cards/milk cards? What happens if a student does not have a lunch or milk card?
- Do the teachers have a school internet address? Are there any policies regarding the internet?
- Is there a school policy on giving students treats or candy?
- Find out what the janitor s responsibilities are in your classroom. Does he/she clean boards, dust, etc. or is that your responsibility? Are there any set policies on how your classroom should be left at the end of the day?
- What are school procedures and policies on opening devotions, the Pledge of Allegiance, attendance reports, school lunch count, school announcements, and other morning chores?
- What is the school policy regarding detentions?

- Who develops your schedule? Do you do it yourself? How are PE, computer lab, art, music, etc. times determined?
- Are there certain school-approved grade books and lesson plan books? Does the school furnish these or should you buy your own?
- When is open house? What is the procedure for the evening?
- Is there a District Teachers Convention? When is it? Are you expected to go? Who pays for the expense of the convention?
- Where are teacher mailboxes?
- Are there morning or afternoon announcements?
- What is the dismissal procedure? Is anything done differently if there is inclement weather?
- Is there a procedure for recess in case of inclement weather? Is the gymnasium available for inside recess?

# Home Visits

Some schools require home visits. They are an incredible way to get to know your students before school begins. This page will give you some ideas on how you may wish to handle a home visit. In the appendix you will find some forms that may be helpful as you go on your home visits.

- Before you call to arrange your visits, you need to block out times for when you are willing to make them. A visit usually takes 20-30 minutes. Remember to arrange for travel time in between visits. Try to look at a map and schedule those who live close together on the same day.
- This is your students and parents first impression of you so dress appropriately.
- Begin with prayer. A sample is in the form section.
- Information you may wish to take with you and discuss would include your discipline policy, late work policy, memory work procedure, lunchroom policy, and schedule for the day. Check with the office to see if you need to take any other information with you (parent handbook, etc.)
- Discuss assignment books or sheets and their importance. Let parents know if you expect them to be signed and when.
- Let parents know when graded papers come home (daily, weekly).
- You may wish to have the student and parent fill out forms in the appendix titled *Student Form* and *Getting to Know Your Child*. This should be returned the first week of school.
- Tell them a little about yourself. They will be curious about you since you are new. Keep it to about three minutes.
- It is nice to leave a pencil or bookmark for your student. This shows you care about them. A refrigerator magnet with your home and school numbers is also a nice idea.
- For primary students, it is a good idea to give students something to bring back the first day. This could be a picture to color or a poster to make about themselves.
- Students love to show you their room. Ask if they would like to show it to you.

- Be sure to ask both the student and the parent if they have any questions.
- Make parents aware of the best time to call you. Teaching is exhausting. Many teachers are in bed by 9:30 PM. Also, let parents know whether or not you appreciate phone calls early in the morning.
- Find out if any parents are available and willing to help in the classroom. Teachers can always use an extra hand with a special art project, running off papers, etc.
- Be sure to ask the parents to remember you and your class in their prayers.



# Suggestions for the First Day of School

We realize that you have plenty of ideas of what to do on the first day of school. However, just in case you haven't thought about how long that first day can be, here are some ideas of things you should cover with your class. Also, keep in mind that lower grade activities and needs are different from upper grade or departmentalized needs.

1. Begin the day with prayer.
2. Go over classroom rules and procedures. Try to make this in the form of a game for lower grades. Discuss Classroom policies like sharpening of pencils and classroom library book information.
3. Talk about bathroom rules and when breaks will be.
4. Go over fire/tornado/earthquake drills.
5. Go over the schedule.
6. Label supplies.
7. Do an art project you can display in the classroom. It's one less bulletin board you have to do before school begins and it helps the students feel like the room is theirs.

# SUGGESTIONS FOR THE SCHOOL YEAR

## TIPS FOR SUCCESSFUL PARENT COMMUNICATON

- Make positive contacts with parents; don t merely contact parents when problems arise.
- Plan what you are going to say; have necessary information on hand.
- Exhibit care and concern for the student as a person and learner.
- Contact parents sooner rather than later.
- Always treat parents as parents rather than as adversaries.
- Use terms like tries to get attention rather than shows off , usually rather than all the time , needs to do neater work : rather than is sloppy , disturbs class rather than is a troublemaker , doesn t usually share with others rather than is selfish , etc.
- Describe what student does or does not do and the effects of the student s actions on his/her and other students; learning, do not speculate on motives or impute personal qualities. Be descriptive rather than evaluative.
- Keep the focus on the student, not on other students or the teacher.
- Give the parent suggestions about what can be done at home to enhance student success.
- Listen attentively to parents for clues about why their son/daughter is having a problem.
- Be open to parent suggestions that are feasible.
- Avoid becoming defensive.
- End the conference with agreement on goals and next steps; be practical and specific.
- Decide and agree on how and when you will keep in contact with the parents.

## Characteristics of Effective Instruction:

- Use a variety of teaching strategies, student groupings, materials, media resources, etc.
- Involve students actively in learning activities.
- Draw all students into classroom activities.
- Arrange the room to encourage students involvement in class activities.
- Plan instruction in 15-20 minute segments.
- Allow sufficient thinking time before expecting students to answer.
- Help students know how to approach a particular subject.

- Consider why something is being taught as well as what is being taught.
- Be prepared for class; do not wing it .
- Have clear, student-centered goals for units and lessons.
- Assign meaningful homework.
- Emphasize real-world uses and applications of what is being learned.
- Keep a constant focus on student achievement.
- Optimize the use of instructional time.
- Use open ended rather than leading questions.
- Move around the room.
- Be available to students who need extra help.

### **Motivating students:**

- Respect students a person regardless of academic ability, ethnicity, economic status, gender, etc.
- Never use sarcasm or put downs in dealing with students.
- Show interest in the students; use their names.
- Give students opportunities to use their learning strengths as well as to work with areas needing improvement.
- Give students specific feedback about their work rather than generic praise or criticism.
- Recognize achievement and improvement.
- Allow students to make decisions on appropriate topics.
- Give students responsibility appropriate for their age level.
- Give students appropriate opportunities to move around.
- Build on what students already know about a subject.
- Use bulletin boards, walls, etc. to convey positive messages.
- Exhibit energy and a sense of purpose in your speech, gesture, posture, etc.
- Maintain eye contact with students.
- Use appropriate humor.
- Build on students ideas, comments. etc.
- Correct mistakes in a positive manner.
- Return students work in a timely manner with constructive comments.
- Be yourself; always be genuine and honest with students.

### **Tips for Effective Classroom Management:**

- Set a tone in the classroom by how you speak.
- State what should be done more than what should be avoided.
- Be sure that temperature, light, and ventilation create a comfortable

environment.

- Keep learning materials well organized.
- Develop efficient routines.
- Teach students what is expected and be sure they understand.
- Keep students on task with activities that are of sufficient variety, interest, and difficulty level to challenge but not frustrate them.

### **Effectively Disciplining Students:**

- Maintain a calm and professional demeanor; never lose your temper.
- Be consistent; treat all students fairly; interpret rules the same way all the time.
- Tailor consequences to the situation; be fair.
- Contact and involve parents at the beginning of a problem.
- Confront problem students in private; provide a cooling off period.
- Use positive reinforcement when improvement is demonstrated.
- Send students out of the classroom as a last resort; it may be a more interesting place for a student to be than in the classroom and it sends the message that you cannot handle the problem.
- Try to determine the underlying causes of problem behavior.
- Be selective in deciding what battles to take on.
- Allow students to save face; search for win-win rather than win-lose solutions.
- Avoid punishing the entire class for the behavior of one or a few especially when you are not sure which specific students are causing the problem.
- Use effective non-verbal communication, including proximity.
- Seek always to discipline students rather than punishing them.

# MONTHLY CONCERNS

There is some information that you need to be thinking about but don't need to know immediately upon arrival. Glance through this so you can be thinking in advance, but address the concerns in the month it is listed. Add important information as you think about it.

## General Point

Be sure to save all receipts. It's a good idea to label receipts of school supplies and housing expenses for tax purposes. Put them in a box to make income tax time easier.

## September

Make sure you communicate with each parent in your room during this month. Whether it is a note, phone call, or visit in the parking lot, it will go a long way toward creating positive feelings for the year. Mark these communications in your logs so you know with whom you have spoken.

File your estimated taxes this month, if applicable, by September 15<sup>th</sup>.

## October

Parent Teacher conferences will be coming soon. Make sure you have student work to show the parent. Create notes for yourself before beginning conferences. In the appendix you will find some forms you may wish to use at the conference. Send the form home with the report card and have the student fill out his/her copy at school.

Find out if your school has a Fall Festival Party or Reformation celebration. Find out any details you may need to know concerning this event.

## **November**

It is never too soon to think about the Christmas holidays. Find out about classroom parties. Who runs them? What happens at them? Does the school do gift exchanges or secret angels? What is the policy concerning teachers giving gifts?

Are there classroom decorations for your room? Are trees allowed? Where do they come from?

What are your responsibilities concerning the Christmas service?

Plan special Advent devotions for your classroom.

## **December**

Do decorations need to be taken down before you leave for the holidays? Will there be any special cleaning of your room over the holidays? If so, do you need to do anything special for it?

Write thank you notes over the holidays for any gifts you receive. Homework on Wednesday night?

## **January**

File your estimated taxes by the 15<sup>th</sup>.

Begin gathering what you need to file taxes for the year. Find out if your state requires state income tax to be filed as well as federal. Is there a city income tax? What about personal property tax?

Before sending home report cards, make sure the principal is aware of any students that are in danger of retention. Find out how s/he wants the situation handled.

Find out about Valentine s parties. Are they held? Who organizes them? Are valentines given?

### **February**

Find out what your school does for Lutheran Schools Week. Do you have any special responsibilities? Emphasize Lent in your personal and classroom devotions. Is homework assigned on Wednesday night during Lent?

### **March**

Continue emphasizing Lent.

### **April**

File your income tax by the 15<sup>th</sup>.

File your estimated taxes as well.

### **May**

Find out about school or classroom picnics, end of the year field trips or parties etc..

What is the policy on damaged or missing books?

# Helpful Information

Listed below are phone numbers or addresses for helpful information as you teach. While it is not a comprehensive list, it is information that we have used over the years. Add to it as needed to make it your list of helpful information.

## Helpful Publications or Companies

Concordia Publishing House  
3558 S. Jefferson  
St. Louis, MO 63118  
1-800-325-3040  
www.cph.org  
E-mail: cphorder@cph.org

### Mailbox

2001 The Education Center Inc.  
PO Box 9753  
Greensboro, NC 27429-0753  
1-800-678-8793

### Teaching Pre K-8

1-800-678-8793  
www.Teachermagazine.org

### Instructor Magazine

1-800-544-2917

### Shining Star

23740 Hawthorne Blvd.  
Torrence, CA 90505  
1-800-264-9873

### Frank Schaeffer

1-800-421-5533

## Important Addresses

### Synod

Lutheran Church - Missouri Synod  
1333 S. Kirkwood Rd.  
St. Louis, MO 63122  
www.lcms.org

CMGS Home Page: [cmgs.lcms.org](http://cmgs.lcms.org)  
Higher Education Home Page: [lcms.org](http://lcms.org)

Lutheran Education Association  
7400 Augusta Street  
River Forest, IL 60305  
(708) 209-3343  
Website: [www.lea.org](http://www.lea.org)

### Worker Benefit Plans

Lutheran Church-Missouri  
Synod  
1333 S. Kirkwood Rd.  
St. Louis, MO 63122  
Phone: (888) WBP-PLAN (927-7526)  
FAX: (314) 996-1127  
E-mail: [wbp-info@wbp.org](mailto:wbp-info@wbp.org)  
Website: [www.wbp.org](http://www.wbp.org)

Thrivent Home Page:  
[www.Thrivent.org](http://www.Thrivent.org)

Wheat Ridge Ministries  
One Pierce Place  
Itasca, IL 60143  
(630) 766-9066  
[www.Wheatridge.org](http://www.Wheatridge.org)

Lutheran Womens Missionary League  
P. O. Box 411993  
St. Louis, MO 63141  
1-800-252-5965

Lutheran Hour Ministries  
660 Mason Ridge Cener  
St. Louis, MO 63141  
1-800-944-3450





Monthly Concerns 1 2 3 4 5

Comments:

Helpful Information ..1 2 3 4 5

Comments:

Forms 1 2 3 4 5

Comments:

1. Did this handbook arrive at an appropriate time?

If not, when should it arrive?

2. What additions could be made to this handbook to make it more valuable to a new teacher?

3. What concerns do you have about your first year of teaching in a Lutheran school?

Please return this evaluation by April 15 to:

Commission on Ministerial Growth and Support  
Lutheran Church Missouri Synod  
1333 S. Kirkwood Road  
St. Louis, MO 63122-7295

Or e-mail your comments to [cmgs@lcms.org](mailto:cmgs@lcms.org)

# Worker Benefit Plans



**The Worker Benefit Plans (WBP) supports The Lutheran Church Missouri Synod's mission of spreading the Gospel message of Jesus Christ by developing and administering programs that provide for the well-being of church workers and their families with respect to health care and in the event of disability, retirement, special needs, or death.**

The first of such programs was the Pension Plan for Pastors and Teachers introduced in 1937 to provide retirement benefits. In the early 1960s, more extensive benefit programs were needed to assist all church workers (including layworkers) in coping with the financial aspects of illness, injury, and death. As a result, the Synod created the Concordia Plans:

## **Concordia Health Plan (CHP)**

- Medical and Dental Benefits
- Mental Health and Substance Abuse Benefits
- Hearing Care Discounts
- Vision Care Discounts

## **Concordia Disability and Survivor Plan (CDSP)**

- Disability Income
- Pre-Retirement Lump-Sum Death Benefit (Worker)
- Pre-Retirement Lump-Sum Death Benefit (Dependents)

## **Concordia Retirement Plan (CRP)**

- Retirement Income - Primary Retirement Benefit
- Retirement Income - Supplemental Retirement Account
- Post-Retirement Monthly Survivor Income
- Post-Retirement Lump-Sum Death Benefit (Retiree)
- Post-Retirement Lump-Sum Death Benefit (Dependents)

In 1974 the Accident Insurance Program (AIP) was added as an optional program. The staff also administers the Travel Accident Insurance Program, Support Program, Special Assistance Program, and the Supplemental Benefits Program for the Synod. The name Worker Benefit Plans was selected as the umbrella name which encompasses all of these various benefit programs.

## Membership Information

The Worker Benefit Plans (WBP) are employer-sponsored benefit programs provided for full-time workers of The Lutheran Church—Missouri Synod. This means that only workers employed **full time** by eligible LCMS employers participating in the programs can join. Workers include those who are called, on contract, hourly, etc.—regardless of sex, occupation, age, or faith. **Full time** means:

for the Concordia Health Plan any worker employed more than 20, 25, or 30 hours per week, as designated by the employer, and more than five months per year.

for the Concordia Retirement Plan, Concordia Disability and Survivor Plan and Accident Insurance Program any worker employed more than 20 hours per week and more than five months per year.

### **Concordia Health Plan (CHP)**

If the employer has adopted this Plan, all full-time workers must be given the option to enroll themselves and any eligible dependents. Enrollment will be effective the first day of the month following employment. If a worker doesn't enroll in the health plan when first eligible, any later enrollment will be subject to special or open enrollment rules.

The employer must pay at least the cost for the worker's coverage. The worker is responsible for paying the cost of dependent coverage unless the employer wishes to pay for all or a part of the cost of dependent coverage. The employer's policy for payment of dependent coverage must be consistent and nondiscriminatory for all workers. If the worker shares the cost with the employer, the worker's share is to be obtained by payroll deduction because billing statements are sent only to the employer for the total amount due.

### **Concordia Disability and Survivor Plan (CDSP) and Concordia Retirement Plan (CRP)**

If an employer has adopted these two Plans, all full-time workers must be enrolled effective the first day of the month following full-time employment. The employer pays the entire cost of participation in these Plans.

### **Accident Insurance Program (AIP)**

All full-time workers are eligible to enroll in this plan if their employer is participating in at least one of the Concordia Plans. The worker is normally responsible for the cost of this program, unless the employer wishes to pay for all or part of the coverage. Payments should be collected from the worker through payroll deductions since contributions will be billed on the employer's billing statement.

# Frequently Asked Questions

## How do I enroll in the Concordia Plans?

Whether you are a new employee or transferring from another LCMS employer, enrollment in the Plans is not automatic. You and your employer must complete an Enrollment Form and Beneficiary Designation and submit these forms to the Worker Benefit Plans office. Your employer may have a supply of forms on hand. If not, forms can be requested by contacting WBP or can be downloaded from the WBP Web site.

Once your enrollment has been processed, you will receive written confirmation of your coverage effective dates and Summary Plan Description books for each Plan in which you are enrolled. If you have elected to enroll in the Concordia Health Plan, your Identification Cards will be sent under separate cover once the network manager has been notified by WBP of your eligibility.

## I have been placed by the Board of Assignments. Am I eligible for early enrollment ?

A graduate who has completed his/her academic requirements for graduation and is placed by the Synod's Board of Assignment for employment with an employer participating in the Concordia Plans may be enrolled in the Concordia Plans by his/her employer effective either:

the first day of the month after beginning full-time employment with the employer where assigned, **or**  
the first day of the month following the date the worker was assigned and completed all academic requirements for graduation (*even though the individual has not actually begun full-time employment*), but no later than the first day of the month following the employment date.

*Example:* A person who is placed in April, completes his academic requirements and graduates in May, and is employed August 15, can be enrolled effective June 1, July 1, August 1, or September 1.

If no specific request is made regarding the enrollment date at the time application for the Concordia Plans is made, enrollment will become effective the first day of the month following full-time employment.

Upon enrollment in the Concordia Plans, the graduate also becomes eligible to participate in the All-Cause Accident Insurance Program.

## Who are considered eligible dependents ?

For WBP purposes, the term dependent is defined as

- a) a spouse who is not legally separated from the worker
- b) a worker's unmarried child under age 21, including a stepchild, legally adopted child and foster child
- c) an unmarried child, including a stepchild, legally adopted child and foster child, who reaches age 21 may still be considered an eligible dependent if the worker provides more than 51% of support and such child is
  - i) totally disabled before attaining age 21, or
  - ii) a full-time student in an educational institution (but not after attaining age 27 unless totally disabled while a student)

If I choose not to enroll my dependents in the CHP, must I report them to WBP?

Yes. Should your spouse and/or child(ren) die while you are an active worker, you would be entitled to a death benefit from the CDSP on their behalf. If we do not have accurate information in our files, benefit payments could be delayed or declined.

## Why should I submit a Beneficiary Designation?

In the event of your death while you are an active worker, death benefits from the CDSP are paid only to ***named beneficiaries***.

## What type of changes could affect my Plan membership?

Please report the following changes to WBP as any one of these could affect your membership:

- a) change in marital status — marriage, legal separation or divorce
- b) addition of new dependent (spouse or child)
- c) removal of a dependent
- d) change in employment status — termination of employment, transferring to another LCMS employer, change in the number of hours worked, etc.
- e) change of address

## How can I reach Worker Benefit Plans?

Toll-free: 1-888-WBP-PLAN (927-7526). Our office hours are Monday — Friday 7:00 a.m. until 5:00 p.m. Central Standard Time (Central Daylight Savings Time from April — October).

Fax: 314-996-1127

E-mail: [wbp-info@wbp.org](mailto:wbp-info@wbp.org)

Web site: [www.wbp.org](http://www.wbp.org)