

July 13, 2020

Dear Treasurers and Business Managers,

You and your congregations **remain in the prayers** of the Michigan District staff as we all continue to minister during this pandemic.

In my letter from April, I discussed the opportunities available through the CARES Act. While the act has been amended several times since, many congregations have benefitted from **Paycheck Protection Program** (PPP) loans and those that received funds early on may have already or will be considering applying for the loan forgiveness. Please be aware that the forgiveness opportunity has changed, expanding the allowable expenditure window from 8 weeks up to 24 weeks and only requiring 60% of the loan to be used on payroll costs. There are multiple resources and webinars available online. Lutheran Services in America, Inc. hosted a webinar on forgiveness and we have a link to it on our pandemic website (see below).

Detailed information on the various applicable programs of the CARES Act and the Families First Coronavirus Response Act (which offers expanded sick leave and Family Medical Leave Act to many workers), can continue to be found at https://www.concordiaplans.org. The Michigan District also has relevant information on its website at https://michigandistrict.org/pandemic-resources/.

Congregations, especially as employers, should keep aware of the various **Executive Orders** issued by Governor Whitmer and other guidance from the CDC and county health departments. Note that employers have specific requirements to keep workers safe during this pandemic. Visit our pandemic resources page for additional information.

The Michigan District & Concordia Plan Services are inviting you to Town Hall meetings to discuss the changes coming to the **Concordia Health Plan (CHP)** in 2021. These changes are the result of the feedback you and other employers have been telling CPS you want in the CHP options. The meetings should last around 60 minutes with ample time for questions and discussion. Topics will include CHP rate increases, plan design changes, new vision and dental offerings, new wellness offerings, and the open enrollment timeline. Please visit www.michigandistrict.org/business for additional information and a direct link (https://www.signupgenius.com/go/904044AA4AC22A5F85-michigan) to sign up for one of these meetings:

Tuesday, July 28, 10 am – 11:30 am EST Wednesday, August 5, 2 pm – 3:30 pm EST Thursday, August 13, 11 am – 12:30 pm EST

Thank you to those congregations that have continued remittances during the pandemic. We appreciate your continued support of the at-large ministry through the District and Synod.

We would like an opportunity to **communicate with you more directly and timely** as necessary, especially in the weeks and months ahead. I invite you and other appropriate financial/business individuals in your congregation to add yourself to an e-mail distribution list by registering at https://michigandistrict.org/financecontact.

Please don't hesitate to contact me at chad.woltemath@michigandistrict.org or 734-213-3239 if you have any questions or concerns.

In His Service,

Chad R. Woltemath

Assistant to the President – Business and Finance

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