

# YOUR 2020-2021 BENEFITS



# WELCOME TO YOUR BENEFITS

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## Understanding your benefit options

We understand the important role that benefits play in the lives of you and your family. **Most benefits renew on October 1 (unless otherwise noted) and continue through September 30.** As a new hire and then annually during open enrollment in August, you have an opportunity to make changes to your benefits package to ensure you and your family have the right coverage.

This benefits guide is an important tool to familiarize you with your benefit options. It also provides useful tips, tools and resources to help you think through your options and make wise decisions. As you prepare to enroll:

- Consider your benefit coverage needs for the upcoming year.
- Consider other available coverage.
- Gather information you'll need. If you are covering dependents, you will need their dates of birth and Social Security numbers.

Getting the most value from your benefits depends on how well you understand your plans and how you choose to use them. Be sure to read this entire guide for important information about your benefit options.

## STEPS TO ENROLL



**Go to** <https://compass.empyreanbenefits.com/CSDTRUST>. You only register once. Return and log in with your user ID and password. The system recognizes you.



### Register

Enter your:

- First, Last Name (as filed with the district)
- Date of Birth
- Social Security Number

Then add a new User ID (personal email address, for example) and create a new password with at least:

- eight characters
- one letter
- one number
- one symbol (i.e., \* & + # \$).

Follow the rest of the instructions to complete your account set-up.



**Elect the benefits you want.** Be prepared to provide eligible dependents' and beneficiaries':

- Full names
- Dates of birth
- Social security numbers

Have the documents required to upload for dependent verification ready as well.

**NOTE:** Your Plan may require you to complete an Evidence of Insurability (EOI) during the enrollment process.



**Save or submit your elections.** To know if you completed enrollment, look for a green check mark and message that says your benefits are confirmed and ready to take effect when Open Enrollment closes.



**Print a copy of the final confirmation summary and confirmation number for your records.**

If you have any questions, contact the Benefits Service Center at 833-269-2142.

# BENEFIT BASICS

Your 2020–2021 benefits are effective October 1 through September 30 (unless otherwise noted).

## Covering yourself and your family

You are eligible for benefits if you work at least 30 hours per week. Benefits are effective on your date of hire. If your employment ends, your benefits will terminate at the end of the month following your last day of employment. The following dependents are also eligible:

- Your legal spouse
- Your children up to age 26\*

You may be asked to provide documentation to verify eligibility for each family member you cover.

\*Age limits may vary by coverage. Please refer to your district plan document or carrier to confirm dependent age limits.

## Making changes during the plan year

Generally, you may only make or change your existing benefit elections as a new hire or during the annual open enrollment period. However, you may change your benefit elections during the year if you experience a qualified life event such as:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Loss or gain of other coverage by the employee or dependent
- Eligibility for Medicare or Medicaid

Depending on the type of event, you may need to provide proof of the event, such as a marriage license. If you do not make the changes within 31 days of the qualified event, you will have to wait until the next open enrollment period to make changes (unless you experience another qualified life event).

## ELECT YOUR BENEFITS WITHIN 31 DAYS

You have 31 days from your date of hire or a qualified life event to make changes to your coverage.



## When your benefit plans reset

Your annual deductible and out of pocket maximums for your medical plan will reset at the beginning of the plan year on October 1, 2020. The deductibles and annual maximums for the dental and vision plans will reset at the beginning of the calendar year on January 1, 2021.

## ENROLL ONLINE

Enroll in your benefits at <https://compass.empyreanbenefits.com/CSDTRUST>. If you have any questions, contact the Benefits Service Center at 833-269-2142.

# MEDICAL PLAN OVERVIEW

We offer the choice of four medical plans through Anthem. All of the medical plan options include coverage for prescription drugs. To select the plan that best suits your family, you should consider the key differences between the plans, the cost of coverage (including payroll deductions), and how the plan covers services throughout the year.

## Understanding how your plan works

1: YOUR DEDUCTIBLE	2: YOUR COVERAGE
<p>After the Health Reimbursement Arrangement (HRA) amount has been met, you pay the corridor amount until you reach the deductible, unless there is a copay for the service.</p> <p>For Health Savings Account (HSA) plans, you pay the full deductible. You can use your HSA to pay for these expenses.</p>	<p>Under the <b>Premium HRA plans</b>, once your deductible is met, you are covered in full for the remainder of the plan year (excluding copays), unless you go to an out-of-network provider or facility.</p> <p>Under the <b>HSA plan</b>, once your deductible is met, you will cost-share with the plan (coinsurance and copays) until you reach the out-of-pocket maximum. Once you reach your out-of-pocket maximum, you will be covered in full for the remainder of the plan.</p> <p>Under the <b>KIDZ plan</b>, once your deductible is met, you will cost-share with the plan (coinsurance and copays) until you reach the out-of-pocket maximum. Once you reach your out-of-pocket maximum, you will be covered in full for the remainder of the plan year with the exception of paying copays or for the providers and facilities that are out-of-network. Copays will apply to the out-of-pocket maximum.</p>

## Making the most of your plan

Getting the most out of your plan also depends on how well you understand it. Keep these important tips in mind when you use your plan.

- **In-network providers and pharmacies:** You will always pay less if you see a provider within the medical and pharmacy network.
- **Preventive care:** In-network preventive care is covered at 100% (no cost to you). Preventive care is often received during an annual physical exam and includes immunizations, lab tests, screenings and other services intended to prevent illness or detect problems before you notice any symptoms.
- **Pharmacy coverage:** Medications are placed in categories based on drug cost, safety and effectiveness. These tiers also affect your coverage.
  - **Generic** – A drug that offers equivalent uses, doses, strength, quality and performance as a brand-name drug, but is not trademarked.
  - **Brand preferred** – A drug with a patent and trademark name that is considered “preferred” because it is appropriate to use for medical purposes and is usually less expensive than other brand-name options.
  - **Brand non-preferred** – A drug with a patent and trademark name. This type of drug is “not preferred” and is usually more expensive than alternative generic and preferred brand drugs.
  - **Specialty** – A drug that requires special handling, administration or monitoring. Most can only be filled by a specialty pharmacy and have additional required approvals.
- **Mail order pharmacy** – If you take a maintenance medication on an ongoing basis for a condition like high cholesterol or high blood pressure, you can use the mail order pharmacy to save on a 90-day supply of your medication.

# MEDICAL PLAN

PLAN PROVISIONS	Premium Plan \$1,000 Corridor		Standard Plan \$1,500 Corridor (Retirees Only)	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Deductible - Individual</b>	\$3,000	\$3,500	\$3,000	\$3,500
<b>Deductible - Family</b>	\$6,000	\$7,000	\$6,000	\$7,000
<b>Out-of-Pocket Maximum – Individual*</b>	\$1,000 + copays	\$6,500	\$3,000	\$9,000
<b>Out-of-Pocket Maximum – Family*</b>	\$2,000 + copays	\$13,000	\$6,000	\$18,000
<b>HRA District Contribution</b>	\$2,000 Individual; \$4,000 Family		\$1,500 Individual; \$3,000 Family	
<b>Employee Corridor</b>	\$1,000 Individual; \$2,000 Family	\$1,500 Individual; \$3,000 Family	\$1,500 Individual; \$3,000 Family	\$1,500 Individual; \$3,000 Family
<b>Maximum HRA Carryover</b>	\$1,000 Individual; \$2,000 Family		\$500 Individual; \$1,000 Family	
<b>Amount you pay (you must meet your deductible before the coinsurance applies)</b>				
<b>Primary Care Physician Office Visit</b>	\$25 Copay	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Specialist Care Physician Office Visit</b>	\$40 Copay	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Preventive Care</b>	No charge	20% Coinsurance	No charge	40% Coinsurance
<b>Urgent Care</b>	\$50 Copay	0% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Emergency Room</b>	\$250 Copay**	\$250 Copay**	20% Coinsurance	20% Coinsurance
<b>Diagnostic Test and Imaging</b>	0% Coinsurance	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Chiropractic (limit of 26 services per plan year)</b>	\$40 Copay	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Rehabilitation Services</b>	0% Coinsurance	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Acupuncture</b>	Not covered	Not covered	Not covered	Not covered
<b>Durable Medical Equipment</b>	0% Coinsurance	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Hospice Services</b>	0% Coinsurance	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Inpatient Stay</b>	0% Coinsurance	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Outpatient Surgery</b>	0% Coinsurance	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Mental Health and Substance Abuse</b>	0% Coinsurance	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Pharmacy</b>				
<b>Retail</b>				
<b>Tier 1 - Generic Drugs</b>	\$5	50% Coinsurance	\$10	50% Coinsurance
<b>Tier 2 - Brand Preferred Drugs</b>	\$30	50% Coinsurance	\$25	50% Coinsurance
<b>Tier 3 - Brand Non-Preferred Drugs</b>	\$60	50% Coinsurance	\$75	50% Coinsurance
<b>Mail Order</b>				
<b>Tier 1 - Generic Drugs</b>	\$10	Not covered	\$25	Not covered
<b>Tier 2 - Brand Preferred Drugs</b>	\$60	Not covered	\$62	Not covered
<b>Tier 3 - Brand Non-Preferred Drugs</b>	\$120	Not covered	\$187	Not covered

\* OOP Maximum includes the Deductible

\*\* Plus a \$250 Penalty for non-emergent use (applies to age 15 and over)

# MEDICAL PLAN (cont'd)

PLAN PROVISIONS	HSA Plan \$5,000 Deductible (Part-time Only)		KIDZ Plan	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Deductible - Individual</b>	\$5,000	\$10,000	\$750	\$1,500
<b>Deductible - Family</b>	\$10,000	\$20,000	\$2,250	\$4,500
<b>Out-of-Pocket Maximum – Individual*</b>	\$6,400	\$12,900	\$3,500	\$6,500
<b>Out-of-Pocket Maximum – Family*</b>	\$12,800	\$25,800	\$10,500	\$19,500
<b>Amount you pay (you must meet your deductible before the coinsurance applies)</b>				
<b>Primary Care Physician Office Visit</b>	10% Coinsurance	50% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Specialist Care Physician Office Visit</b>	10% Coinsurance	50% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Preventive Care</b>	No charge	50% Coinsurance	No charge	40% Coinsurance
<b>Urgent Care</b>	10% Coinsurance	50% Coinsurance	\$75 Copay	40% Coinsurance
<b>Emergency Room</b>	10% Coinsurance	10% Coinsurance	\$150 Copay	\$150 Copay
<b>Diagnostic Test and Imaging</b>	10% Coinsurance	50% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Chiropractic (limit of 26 services per plan year)</b>	10% Coinsurance	50% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Rehabilitation Services</b>	10% Coinsurance	50% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Acupuncture</b>	Not covered	Not covered	Not covered	Not covered
<b>Durable Medical Equipment</b>	10% Coinsurance	50% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Hospice Services</b>	10% Coinsurance	50% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Inpatient Stay</b>	10% Coinsurance	50% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Outpatient Surgery</b>	10% Coinsurance	50% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Mental Health and Substance Abuse</b>	10% Coinsurance	50% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Pharmacy</b>				
<b>Retail</b>				
<b>Tier 1 - Generic Drugs</b>	10% Coinsurance	50% Coinsurance	\$10	50% Coinsurance
<b>Tier 2 - Brand Preferred Drugs</b>	10% Coinsurance	50% Coinsurance	\$25	50% Coinsurance
<b>Tier 3 - Brand Non-Preferred Drugs</b>	10% Coinsurance	50% Coinsurance	\$45	50% Coinsurance
<b>Mail Order</b>				
<b>Tier 1 - Generic Drugs</b>	10% Coinsurance	N/A	\$25	Not covered
<b>Tier 2 - Brand Preferred Drugs</b>	10% Coinsurance	N/A	\$62	Not covered
<b>Tier 3 - Brand Non-Preferred Drugs</b>	10% Coinsurance	N/A	\$112	Not covered

\* OOP Maximum includes the Deductible

\*\* Plus a \$250 Penalty for non-emergent use (applies to age 15 and over)

# SAVINGS AND REIMBURSEMENT ACCOUNTS

There are several account options that enable you to pay for eligible expenses **tax-free**.

- **Health Savings Account (HSA)** – Available to those enrolled in the HSA Plan (\$5,000 Deductible) as long as you are not enrolled in any other health coverage or Medicare, or claimed as a dependent on someone else’s tax return.
- **Health Care Flexible Spending Account (FSA)** – If you are not enrolled in an HSA plan you can use this account for medical, pharmacy dental and vision expenses.
- **Dependent Care FSA** – Use for eligible childcare expenses for dependents under age 13 or elder care.

We also offer the Premium and Standard Plans with a Health Reimbursement Arrangement (HRA). This is a reimbursement arrangement only. You cannot contribute to this account; it is funded and owned exclusively by the district.

IRS Publication 502 provides a list of eligible expenses for each account at [irs.gov](https://www.irs.gov).

COMPARISON OF ACCOUNTS	HSA	HRA	FSA
<b>Does the district contribute?</b> <i>Amount for full-year</i>	X	✓ Depends on the Plan you Elect	X
<b>Can I contribute my own savings?</b>	✓	X	✓
<b>Is there an IRS maximum annual contribution?</b>	✓ Employee: \$3,550 Family: \$7,100 Those 55 and older can contribute an additional \$1,000 annually.	X	✓ Health Care: \$2,750 Dependent Care: \$5,000
<b>Will my savings roll over each year?</b>	✓	Varies by plan up to the maximum in the medical plan chart	Up to \$500 for Health Care FSA No rollover for Dependent Care FSA
<b>Will I earn interest on my savings?*</b>	✓	X	X
<b>Are the savings tax-free?</b> <i>In most states</i>	✓	✓	✓
<b>Do I keep the money if I leave the district?</b>	✓	! Option to continue through COBRA	! Option to continue Health Care only through COBRA
<b>Can I also have a FSA?</b>	! Dependent Care FSA only	✓	N/A
<b>Plan year for contributions</b>	Effective October 1 to September 30	Effective October 1 to September 30	Effective October 1 to September 30

\*Savings must be over a certain limit to begin accruing interest.

# HEALTH REIMBURSEMENT ARRANGEMENT

A Health Reimbursement Arrangement (HRA) is an account the district funds that you can use to pay for qualified health care expenses.

## It helps you pay for medical expenses

This includes out-of-pocket expenses to meet your deductible but does not include medical or prescription drug copays. Your eligible health care expenses are automatically deducted from your HRA and paid to your health care provider.

When you enroll in a medical plan that is attached to an HRA, the district funds the HRA up to the corridor amount, then you are responsible for the corridor amount until you satisfy the deductible. Once you reach the deductible, you'll cost share with the plan (coinsurance) until you reach the out-of-pocket maximum. You are not able to make contributions to the HRA. (HRA funding is prorated for new hires.)

## Unused funds roll over

If you have HRA credits left over at the end of the year, and you're still enrolled in the HRA medical plan the following year, your funds may rollover.

If you leave the district or change plans, however, you will forfeit any remaining balance.

## You can use HRAs with an FSA

If you have an HRA, you can also contribute to a Health Care Flexible Spending Account (FSA), to give yourself even more pretax dollars to pay for out-of-pocket medical, dental and vision expenses. Remember that unused FSA funds are forfeited from one program year to the next, due to IRS rules.

## HOW THE PREMIUM PLAN HRA WORKS

- Copay services are covered with no deductible.
- The HRA applies to hospitalization, surgery, diagnostic x-ray and lab testing.
- The HRA pays claims up to the corridor.
- Once the HRA amount has been paid, you are responsible for the corridor amount until you reach the deductible, then you will cost-share with the plan (coinsurance) until you reach the out-of-pocket maximum.
- Unspent HRA Dollars may be carried over each year (maximums apply).
- You must be enrolled in the plan by July 1 of each year in order to roll the HRA over to the following plan year.

## HOW THE STANDARD PLAN HRA WORKS

- The HRA applies to all services with the exception of prescription drugs.
- The HRA pays claims up to the corridor (employee portion).
- Once the HRA amount has been paid, you are responsible for the corridor amount until you reach the deductible, then you will cost-share with the plan (coinsurance) until you reach the out-of-pocket maximum.
- Unspent HRA Dollars may be carried over each year (maximums apply).
- You must be enrolled in the plan by July 1 of each year in order to roll the HRA over to the following plan year.

# HEALTH SAVINGS ACCOUNT

A Health Savings Account (HSA) is a savings account that belongs to you that is paired with the HSA Plan (\$5,000 Deductible). It allows you to make tax-free contributions to a savings account to pay for current and future medical expenses for you and your dependents.

## Start It

- Contributions to the HSA are tax-free for you — whether they come from you or the district.
- Plans with an HSA typically cost less than other plans so the money you save on premiums can be put into your HSA. You save money on taxes and have more flexibility and control over your health care dollars.

## Build It

- All of the money in your HSA is yours (including any contributions deposited by the district) even if you leave your job, change plans or retire.
- For 2020, the total of your contributions and the district can be up to \$3,550 for individual coverage and \$7,100 for family coverage.

## Use It

- When you visit an in-network medical provider:
  - Typically you pay nothing at the time of service. Your provider will file a claim with Anthem.
  - You will receive a claim recap showing the total cost and “allowed” cost. Your provider will then bill you for the “allowed” cost of the service(s).

- If you have funds in your HSA you can pay your provider using your HSA checkbook or debit card.
- When you visit a pharmacy:
  - Show your ID card at the pharmacy (or may order by mail).
  - You will pay the full discounted cost for the prescription at the time if your deductible has not been met.
  - Use your HSA checkbook or debit card to pay your prescription (provided you have the funds available).
  - Once Transition Health Coverage begins, you pay the Rx copays.
- You can also save this money and hold onto it for future eligible health care expenses.

## Grow It

- Unused money in your HSA will roll over, earn interest and grow tax-free over time.
- You decide how to use the HSA money, including whether to save it or spend it for eligible expenses. When your balance is large enough, you can invest it — tax-free.

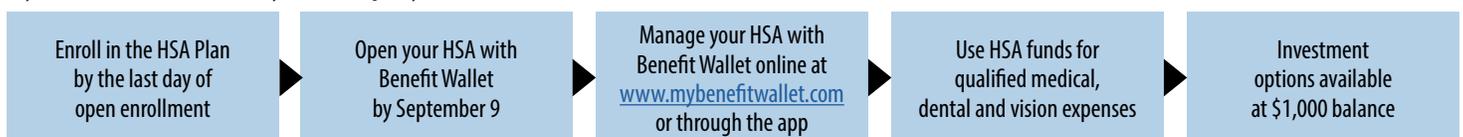
## ELIGIBILITY DETAILS

- If you are age 55 or older, you can contribute an additional \$1,000 per year.
- You are not allowed to be enrolled in any other health coverage, and cannot have an HSA if you are enrolled in any other health coverage or Medicare, or claimed as a dependent on someone else’s tax return.
- You cannot participate in the Health Care Flexible Spending Account (FSA) if you have an HSA. Your spouse also cannot have a Health Care FSA.

Check out the Benefit Wallet website at [mybenefitwallet.com](https://mybenefitwallet.com) or download the app for more helpful information on the tax forms and qualified expenses.

## Opening Your HSA

If you enroll in the HSA Plan, you must open your HSA with Benefit Wallet to receive the district’s contribution.



# MEDICAL PLAN RESOURCES

Anthem is available to help you manage your health care with a team of professionals that can partner with you to be your advocate and help you make the best use of your medical plan.

## 24/7 NurseLine

Get instant access to registered nurses who can answer questions, provide guidance and help you access the health resources available to you. Need health care right away? A nurse can help you decide where to go if your doctor isn't available. Going to the right place can save you time and money.

## LiveHealth Online

Using LiveHealth Online, you can have a private and secure video visit with a board-certified doctor 24/7 on your smartphone, tablet or computer. It's a quick and easy way to get the care you need with no appointments or long wait times – all for less than most other treatment options. When your doctor isn't available, use LiveHealth Online if you have pinkeye, a cold, the flu, a fever, allergies, a sinus infection or other common health conditions. A doctor can assess your condition, provide a treatment plan and even send a prescription to your pharmacy, if needed. To sign up, visit [livehealthonline.com](https://livehealthonline.com) or download the free LiveHealth Online app.

## ConditionCare

Take control of your chronic condition and better manage expenses associated with asthma, diabetes, chronic obstructive pulmonary disease, coronary artery disease and heart failure.

## Future Moms

Mommies-to-be receive special support and education, including 24/7 registered nurse access, that promotes healthy pregnancies, deliveries and babies.

## ComplexCare

Get the help you need to handle complex medical conditions or surgeries, including understanding treatment plans, medications, and how to access special health care providers and community resources.

## myStrength

Life gets busy. And sometimes it's hard to keep up. That's why as a part of your health care benefits you have access to myStrength, a free online and mobile program that supports emotional health and wellbeing. Think of myStrength as a private, 24/7 health club for your mind.

## YOU MAY RECEIVE A CALL

To ensure you can access these valuable services when you need them, Anthem may need to call you from time to time. These calls are always confidential. You can always learn more by calling Anthem directly as well:

- 24/7 NurseLine: 800-337-4770
- ConditionCare or ComplexCare: 866-962-1069
- Future Moms: 800-828-5891

## MORE INFORMATION ONLINE

Learn more and access information online by downloading the Anthem Anywhere app or visiting [anthem.com](https://anthem.com).

# DENTAL PLAN

Regular dental care is an important part of caring for your overall health.  
You have one dental plan through Delta Dental of Missouri.

PLAN PROVISIONS	PPO NETWORK	PREMIER NETWORK	OUT-OF-NETWORK
Dental Deductible - Individual		\$50	
Dental Deductible - Family		\$150	
Annual Benefit Maximum		\$1,500	
Orthodontic Lifetime Maximum		\$2,000	
SERVICES	Plan Coverage		
Diagnostic and Preventive		100%	
Basic Services		80%	
Major Services		50%	
Orthodontia Services		50%	
Adult and Child Orthodontia		Dependents up to age 19 only	

## Using in-network dental providers

While you have the option of choosing any provider, you will save money when you use in-network dentists. When using an out-of-network dental provider, you will pay more because the provider has not agreed to charge you a negotiated rate. To find an in-network provider, visit [DeltaDentalMO.com](http://DeltaDentalMO.com) and click on "Find a Provider" in menu bar at the top of the page.

## Late Enrollment Penalty

A participant that does not enroll when first eligible cannot enroll until the next annual open enrollment or until a life event, whichever occurs first. If the late participant does enroll at the next or any subsequent annual open enrollment, then the benefits for the late participant are limited to the covered services listed under Coverage A (preventive care) during the first 12 months of the participant's coverage. Dependents enrolled prior to their third birthday are not subject to the late entrant penalty.



# VISION PLAN

Getting your eyes checked every year can help maintain your vision and identify the early signs of certain health conditions, including diabetes. You have access to a vision plan through Anthem.

PLAN PROVISIONS	BLUE VIEW VISION NETWORK
<b>Exam</b>	\$10 copay
<b>Frequency</b> <ul style="list-style-type: none"><li>▪ Exam</li><li>▪ Lenses</li><li>▪ Contacts</li><li>▪ Frame</li></ul>	Exam - Every 12 months Lenses - Every 12 months Contacts - Every 12 months Frames - Every 24 months
<b>Frames</b>	Plan covers up to \$150
<b>Lenses</b>	\$10 copay; Plan covers up to \$150
<b>Medically necessary contact lenses</b>	Paid in full



# LIFE INSURANCE AND DISABILITY

## Life and AD&D Insurance

Life insurance is an important part of your financial wellbeing, especially if others depend on you for support. We provide basic life and AD&D insurance for employees and offer voluntary insurance options for employees and their dependents.

### Basic Life and AD&D Insurance

The district provides basic life and accidental death and dismemberment insurance equal to one times your salary, up to a maximum of \$50,000 to all eligible employees at no cost. Coverage is automatic; you do not need to enroll.

### Voluntary Life and AD&D Insurance

You may choose to purchase additional life and AD&D coverage for yourself and your dependents at affordable group rates. Rates are based on age and the coverage level chosen.

For amounts over the Guarantee Issue amount for which you have not previously completed Evidence of Insurability, you will need to complete the Evidence of Insurability form. A link to the form is provided on the enrollment site.

VOLUNTARY LIFE AND AD&D INSURANCE FOR YOU	VOLUNTARY LIFE AND AD&D INSURANCE FOR YOUR DEPENDENTS	
Employee	Spouse	Child(ren)
<ul style="list-style-type: none"> <li>▪ Increments of up to 5 times your annual earnings</li> <li>▪ Up to a maximum of \$500,000</li> <li>▪ Guaranteed issue up to 2 times annual earnings up to \$300,000</li> </ul>	<ul style="list-style-type: none"> <li>▪ Increments of \$10,000</li> <li>▪ Up to a maximum of \$50,000</li> <li>▪ Guaranteed issue up to \$50,000</li> </ul>	<ul style="list-style-type: none"> <li>▪ Option 1 \$10,000 per child</li> <li>▪ Option 2 \$5,000 per child</li> </ul>

## Disability Insurance

Disability insurance provides income replacement should you become disabled and unable to work due to a non-work-related illness or injury. You have the option to purchase disability coverage.

### Family Medical Leave Act (FMLA)

If you have been with the district for 12 months, you may be eligible for up to 12 work weeks of unpaid leave per year under the Family and Medical Leave Act (FMLA). FMLA can be used for an illness of your own, care needed for a family member, care for a newborn and certain other medical needs.

# ADDITIONAL RESOURCES

Life can present complex challenges. As a district employee, you have access to additional resources to support you for no cost through The Hartford.

## Employee Assistance Program (EAP)

Call the EAP 24/7 for unlimited confidential assistance for personal matters you are experiencing. Guidance Resources available when you are in need of counseling resources telephonically or in person. Under this program, you have up to five face-to-face visits with a counselor and unlimited telephonic counseling.

For more information, please register at [GuidanceResources.com](http://GuidanceResources.com) or call 844-242-6861. If you are a first time user, enter **HLF902** in the Web ID field and company name **ABILI**.

## Travel Assistance and Identity Theft Protection Services

When you're traveling and the unexpected happens, take advantage of travel assistance. With a local presence in 200 countries and territories around the world and 24/7 assistance centers, Generali Global Assistance, Inc. is available to help you. Support for Identity Theft Protection is also available whether you're traveling or at home.

For more information, call 1-800-243-6108 (collect from other locations: 202-828-5885). Be sure to have your employer's name (CSD Insurance Trust), your phone number, the nature of your problem, the Travel Assistance Identification Number (GLD-09012) and your policy number (681374).

## EstateGuidance® Will Services

Having a will is important to ensure that your intentions will be honored in the event of your death. As an employee with a Group Life insurance policy from The Hartford, you have access to EstateGuidance® Will Services. This free service helps you create a simple, legally binding will online, saving you the time and expense of a private legal consultation. Other advantages include:

- Online assistance from licensed attorneys should you have questions.
- Unlimited revisions at no additional charge.
- Additional estate planning services are also available for purchase, including the creating of a living will or a final arrangements document that allows you to specify burial or cremation preferences.

To get started, visit [www.estateguidance.com](http://www.estateguidance.com) and use code: **WILLHLF**.

## Funeral Concierge Services

Losing a loved one is one of life's most difficult experiences. To help you through this challenging time, the district offers The Hartford's Funeral Concierge Services to help you make informed decisions, understand your options and stay within budget at a difficult time.

To learn more about The Hartford's Funeral Concierge Services, call 1-866-854-5429 or visit [everestfuneral.com/Hartford](http://everestfuneral.com/Hartford) and use code: **HFEVLC**.



# THE TRUST WELLNESS PROGRAM

The Trust Wellness program provides members the support, tools, resources, and programs to help you live a healthier life . . . at no cost to you.



## Our goals include:

- To provide creative and fun ways to integrate healthier lifestyle choices in your everyday routine
- To help you effectively manage your healthcare
- For you to have a great time in the process!

## Annual resources available to you:

- Onsite health screenings and flu shots
- Activity District Challenge (fall, spring and summer)
- Nutrition Intuition Trivia Challenge
- Naturally Slim
- Stress Management Challenge
- Spring on-site chair massage
- Healthier Lifestyle program (nutrition coaching program)
- TrustWellness Monthly eNewsletter
- TrustWellness website at: [www.csdinsurancetrust.com](http://www.csdinsurancetrust.com)
- And much more!

## FOR MORE INFORMATION ON UPCOMING EVENTS:

- [www.csdinsurancetrust.com](http://www.csdinsurancetrust.com)
- Look for TrustWellness emails
- Watch for event flyers and posters
- Read building Wellness Corner Boards
- Read the bathroom Wellness Splash
- Home mailers

Healthier choices don't have to be boring! We hope you agree and will join us as we promote positive change in overall health. It's your life and your health. Have fun with it!



# CONTACT INFORMATION

PLAN	PROVIDER	PHONE NUMBER	WEBSITE
Medical and Pharmacy	Anthem	855-272-4938	anthem.com
Health Reimbursement Arrangement (HRA)	Anthem	855-272-4938	anthem.com
Health Savings Account (HSA)	BenefitWallet	877-472-4200	mybenefitwallet.com
Dental	Delta Dental of Missouri	800-335-8266	deltadentalmo.com
Vision	VSP	800-877-7195	vsp.com
Flexible Spending Account (FSA)	American Fidelity	1-800-638-4268	americanfidelity.com
Life insurance	The Hartford	800-523-2233	thehartford.com
Disability	American Fidelity	1-800-638-4268	americanfidelity.com
Enrollment	Empyrean	833-269-2142	<a href="https://compass.empyreanbenefits.com/CSDTRUST">https://compass.empyreanbenefits.com/CSDTRUST</a>
Wellness	CSD	-	csdinsurancetrust.com









About this Guide: This benefit summary provides selected highlights of the CSD Insurance Trust employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. CSD Insurance Trust reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.