



New Hire Orientation 2021-2022

Riverview Gardens School District



OUR BENEFIT PLANS

- New Hire Enrollment – elect your benefits within 31 days of hire
- 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
 - You may be asked to provide documentation to verify eligibility for each family member you cover.

BENEFIT ELIGIBILITY

- Benefits eligible if you work at least 30 hours per week
- Eligible dependents include your legal spouse and children up to age 26
- You have 31 days from your date of hire or a qualified life event to make changes
- Qualified life events such as:
 - Marriage, divorce or legal separation
 - Birth or adoption of a child
 - Loss or gain of other coverage
 - Eligibility for Medicare or Medicaid

BENEFIT BASICS

- When your benefit plans reset:
 - Your annual deductible and out of pocket maximums for your medical & Rx coverage will reset at the beginning of the plan year on Oct. 1st.
 - The annual deductible and out of pocket maximums for dental and vision plan will reset at the beginning of the calendar year on Jan. 1st.
- However, you will make your elections for all plans at the same time during the annual open enrollment period in August.

MEDICAL PLAN OVERVIEW

1: YOUR DEDUCTIBLE

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.

For Health Savings Account (HSA) plans, you pay the full deductible. You can use your HSA to pay for these expenses.

2: YOUR COVERAGE

Under the **Premium HRA plans**, 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.

Under the **HSA plan**, 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.

Under the **KIDZ plan**, 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 providers and facilities that are out-of-network. Copays do not apply toward the out-of-pocket maximum.

YOUR MEDICAL BENEFITS

PLAN PROVISIONS	Premium Plan \$1,000 Corridor	Standard Plan \$1,500 Corridor (Retirees Only)	HSA Plan \$5,000 Deductible (Part-time Only)	KIDZ Plan
	In-Network	In-Network	In-Network	In-Network
Deductible – Individual	\$3,000	\$3,000	\$5,000	\$1,000
Deductible – Family	\$6,000	\$6,000	\$10,000	\$3,000
Out-of-Pocket Maximum – Individual*	\$1,000 + copays	\$3,000	\$6,400	\$4,000
Out-of-Pocket Maximum – Family*	\$2,000 + copays	\$6,000	\$8,000	\$12,000
HRA District Contribution	\$2,000 Individual; \$4,000 Family	\$1,500 Individual; \$3,000 Family	N/A	N/A
Employee Corridor	\$1,000 Individual; \$2,000 Family	\$1,500 Individual; \$3,000 Family	N/A	N/A

YOUR MEDICAL BENEFITS

PLAN PROVISIONS	Premium Plan \$1,000 Corridor	Standard Plan \$1,500 Corridor (Retirees Only)	HSA Plan \$5,000 Deductible (Part-time Only)	KIDZ Plan
	In-Network	In-Network	In-Network	In-Network
Preventive Care	No Charge	No Charge	No Charge	No Charge
Primary Care Physician Office Visit	\$25 Copay	20% Coinsurance	10% Coinsurance	20% Coinsurance
Specialist Care Physician Office Visit	\$40 Copay	20% Coinsurance	10% Coinsurance	20% Coinsurance
Urgent Care	\$50 Copay	20% Coinsurance	10% Coinsurance	\$75 Copay
Emergency Room	\$250 Copay*	20% Coinsurance	10% Coinsurance	\$150 Copay
Diagnostic Test & Imaging	0% Coinsurance	20% Coinsurance	10% Coinsurance	20% Coinsurance

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

YOUR PRESCRIPTION DRUG BENEFITS

PLAN PROVISIONS	Premium Plan \$1,000 Corridor	Premium Plan \$1,500 Corridor (Retirees Only)	HSA Plan \$5,000 Deductible (Part-time Only)	KIDZ Plan
	In-Network	In-Network	In-Network	In-Network
Retail				
Tier 1 - Generic Drugs	\$5	\$10	10% Coinsurance	\$10
Tier 2 - Brand Preferred Drugs	\$30	\$25	10% Coinsurance	\$25
Tier 3 - Brand Non- Preferred Drugs	\$60	\$75	10% Coinsurance	\$45
Mail Order				
Tier 1 - Generic Drugs	\$10	\$25	10% Coinsurance	\$25
Tier 2 - Brand Preferred Drugs	\$60	\$62	10% Coinsurance	\$62
Tier 3 - Brand Non- Preferred Drugs	\$120	\$187	10% Coinsurance	\$112

How to Find your Medical Network

3

Next, use the drop-down menus to search for a doctor that meets your needs. You can search for a doctor nearby or use the doctor's name.

4

From your search results, select a doctor to get details, like:

- Specialties
- Gender
- Languages spoken
- Training
- A map of their office location
- Phone number

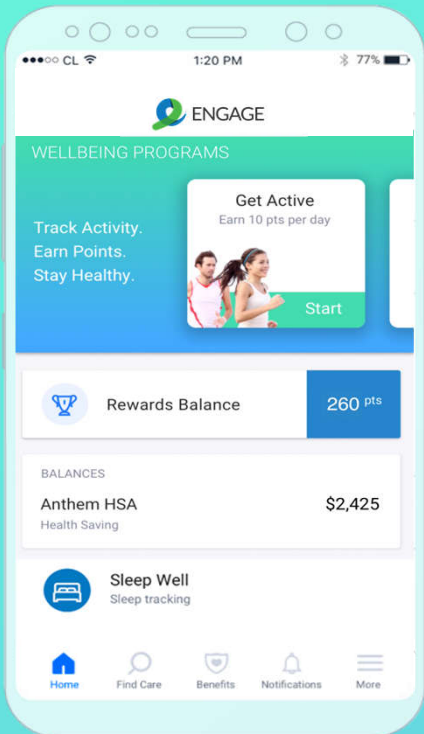


Going mobile

Search for doctors, hospitals and more on your smartphone or mobile device.

And don't forget that going mobile keeps everything you need to know about your plan — including medical, pharmacy, dental, vision, life insurance — in one place. It's simple, personal and all about you. Simply download the Anthem Engage app to get started.

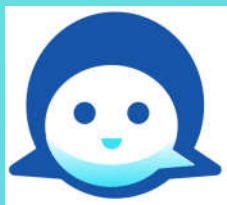
Anthem Sydney App



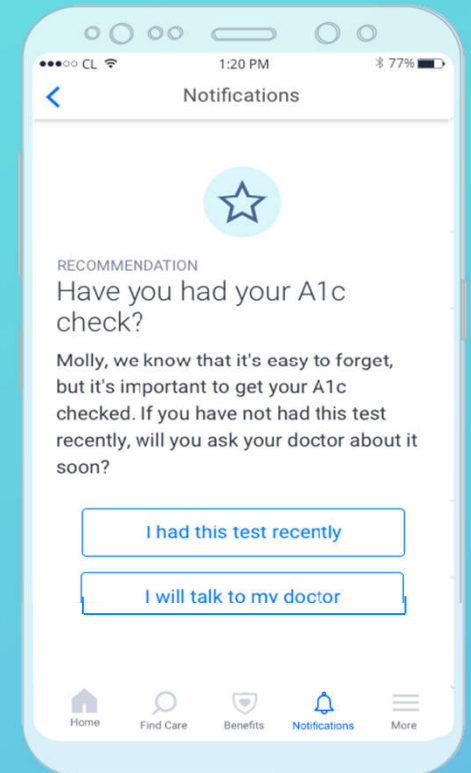
A single health and wellness hub driven by meaningful data. In real time. Show what's most important to members, such as:

- Wellbeing programs
- Health recommendations
- Personal health information
- Care-based alerts
- Healthy living tips

Sydney connects you to everything you need to know about your health plan — all in one place. You can:



- Find care and check costs
- View claims & benefits
- View and use digital ID cards
- Sync with your fitness tracker



LiveHealth Online

Access to care from anywhere

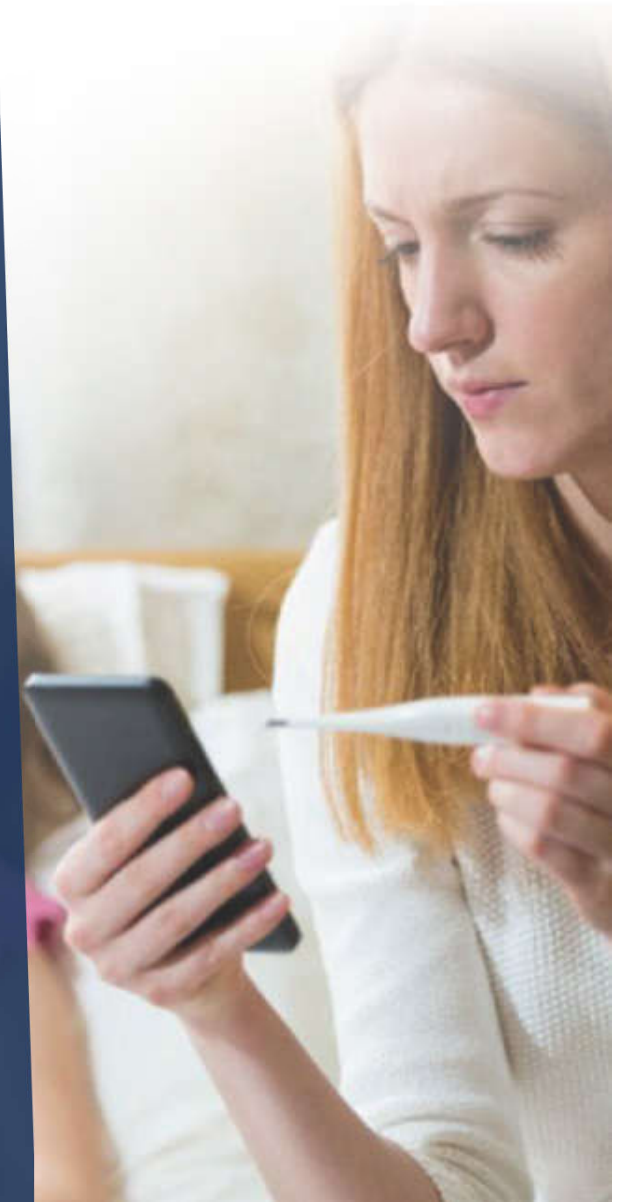


The Features of LiveHealth Online Medical

- Live, on-demand video doctor visits 24x7/365
- Accessible by smart phone, tablet or computer
- Cost is less than or equal to your office visit
- Available in all states with an average wait time of 10 minutes
- Choice of board certified, Anthem network doctors
- Secure and private, HIPAA compliant video visit
- E-prescribing to your pharmacy of choice*
- Available to Anthem members and non-members

Commonly Treated Medical Conditions:

- Asthma
- Allergies/allergic rhinitis
- Cough/Cold
- Depression
- Diarrhea
- Ear pain
- Fever/Influenza/flu
- Headache/migraine
- Hypertension
- Nausea/Vomiting
- Pinkeye and other eye infections
- Rashes/skin disturbances
- Sinus infection
- Sore throat/pharyngitis
- Sprains and strains
- Urinary tract infection



Helping Employees Be Healthy

Programs for every stage of life and health



24/7 NurseLine

Round-the-clock answers to health questions



Future Moms

Education and support throughout pregnancy



Engage

Custom health engagement app connecting the right benefits at the right time through access to information and timely and personal outreach



LiveHealth Online

24/7 doctor care from computer or mobile device



ConditionCare

Support for employees with a chronic condition



Cost & Care Finder

Find doctors and compare costs, quality metrics and more for a true picture of what an employee will pay

SAVINGS AND REIMBURSEMENT ACCOUNTS

- **Health Reimbursement Arrangement (HRA)** – This is a reimbursement arrangement only; you cannot contribute to this account
- **Health Savings Account (HSA)** – Available to those enrolled in the HSA Plan (\$5,000 Deductible)
- **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

SAVINGS AND REIMBURSEMENT ACCOUNTS

COMPARISON OF ACCOUNTS	HSA	HRA	FSA
Does the district contribute? <i>Amount for full-year</i>	X	✓ Depends on the plan you elect	X
Can I contribute my own savings?	✓	X	✓
Is there an IRS maximum annual contribution?	✓ 2021: EE: \$3,600 Family: \$7,200 2022 EE: \$3,650 Family: \$7,300 Those 55 and older can contribute an additional \$1,000 annually	X	✓ Health Care: \$2,750 Dependent Care: \$5,000
Can I also have a FSA?	! Dependent Care FSA only	✓	N/A
Plan year for contributions	Effective October 1 to September 30	Effective October 1 to September 30	Effective October 1 to September 30

UNDERSTANDING THE HRA

The district funds it for you

- When you enroll in a medical plan with 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



It helps you pay for medical expenses

- Once you reach the deductible, you'll cost share with the plan (coinsurance) until you reach the out-of-pocket maximum



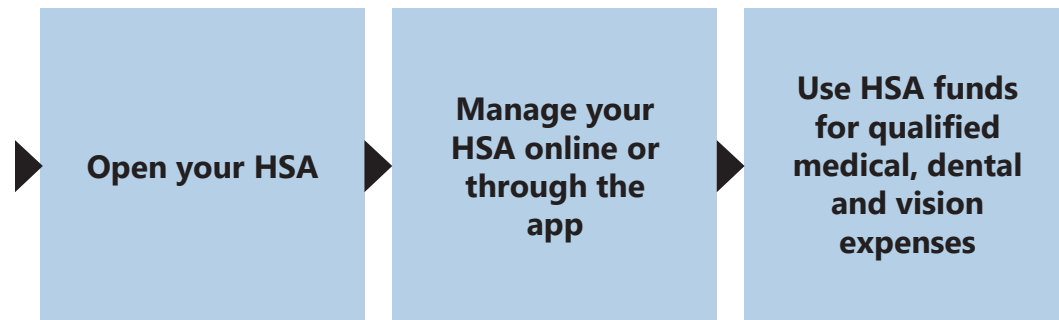
Unused funds roll over

- 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

UNDERSTANDING THE HSA

- Contributions to the HSA are tax-free for you — whether they come from you or the district
- All of the money in your HSA is yours even if you leave your job, change plans or retire
- Unused money in your HSA will roll over, earn interest and grow tax-free over time

Open your HSA with Anthem HSA



To open your HSA account, go to the Sydney mobile app or [anthem.com](https://www.anthem.com) to register.

YOUR DENTAL BENEFITS

You have access to a 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%	100%	100%
Basic Services	80%	80%	80%
Major Services	50%	50%	50%
Orthodontia Services	50%	50%	50%
Adult and Child Orthodontia	Dependents up to age 19 only		

Regular dental care is important part of caring for your overall health.

YOUR DENTAL BENEFITS

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](https://www.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.

DELTA DENTAL - VIRTUAL VISITS TELEDENTISTRY

Virtual Visits delivered by [TeleDentistry.com](https://www.TeleDentistry.com), provide 24/7 access to a dentist. Use Virtual Visits when having a dental emergency or needing access to a dentist after hours or without leaving your home. Virtual Visits are covered as an oral exam.

[TeleDentistry.com](https://www.TeleDentistry.com) dentists provide initial consultation services and can write prescriptions when appropriate. Get started by logging in to the Delta Dental - Virtual Visits patient portal at VirtualVisits.DeltaDentalMO.com.

YOUR VISION BENEFITS

You have access to a vision plan through Anthem

PLAN PROVISIONS	BLUE VIEW VISION NETWORK
Exam	\$10 copay
Frequency	Exam - Every 12 months Lenses - Every 12 months Contacts - Every 12 months Frames - Every 24 months
Frames	Plan covers up to \$150
Lenses	\$10 copay; Plan covers up to \$150
Medically necessary contact lenses (Non-elective lenses are provided for reasons that are not cosmetic in nature. Lenses are covered when a specific condition is met.)	Paid in full

Getting your eyes checked every year can help maintain your vision and identify the early signs of certain health conditions, including diabetes.

Your Anthem medical ID card will now include your vision plan.

LIFE INSURANCE




- The district provides life and AD&D insurance at no cost equal to one times your salary, up to a maximum of \$50,000 (coverage is automatic; you do not need to enroll)
- You may choose to purchase additional life and AD&D coverage for yourself and your dependents at affordable group rates

Vol. Life and AD&D Ins. for you	Vol. Life and AD& for your Dependents	
Employee	Spouse	Child(ren)
<ul style="list-style-type: none"> • Increments of up to 5 times your annual earnings • Up to a max. of \$500K • Guaranteed issue up to 2 times annual earnings up to \$300K 	<ul style="list-style-type: none"> • Increments of \$10K • Up to a max. of \$50K • Guaranteed issue up to \$50K 	<ul style="list-style-type: none"> • Option 1 \$10K per child • Option 2 \$5K per child

- Amounts over the Guaranteed issue amount will be subject to Evidence of Insurability
- You will need to provide beneficiary information.

LINCOLN FINANCIAL EMPLOYEE ASSISTANCE PROGRAM (EAP)

Lincoln Financial offers an Employee Assistance Program at no cost to you through EmployeeConnect.

 In-person guidance	 Unlimited 24/7 assistance	 Online resources
<p>Some matters are best resolved by meeting with a professional in person. With <i>EmployeeConnect</i>SM, you and your family get:</p> <ul style="list-style-type: none">• In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year)• In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and 25% off subsequent meetings	<p>You and your family can access the following services anytime — online, on the mobile app or with a toll-free call:</p> <ul style="list-style-type: none">• Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning and more• Legal information and referrals for family law, estate planning, consumer and civil law• Financial guidance on household budgeting and short- and long-term planning	<p><i>EmployeeConnect</i>SM offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit GuidanceResources.com or download the <i>GuidanceNow</i>SM mobile app. You'll find:</p> <ul style="list-style-type: none">• Articles and tutorials• Videos• Interactive tools, including financial calculators, budgeting worksheets and more

EmployeeConnectSM
EMPLOYEE ASSISTANCE PROGRAM SERVICES

To find out more:

- Visit GuidanceResources.com
username: LFGSupport password: LFGSupport1
- Download the *GuidanceNow*SM mobile app
- Call 888-628-4824

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LINCOLN FINANCIAL VALUE-ADD PROGRAMS

Lincoln Financial offers additional value-add programs at no cost to you.

LifeKeys

LifeKeys services from Lincoln Financial can be a useful resource to deal with the stresses of losing a loved one. LifeKeys services include:

- **Protection against Identity Theft**
- **Online Will Preparation**
- **Guidance and support for your beneficiaries – Services available for up to one year after a loss and includes under 10 in-person sessions for grief counseling, legal or financial information and unlimited phone counseling**

Visit www.GuidanceResources.com (Enter Web ID: LifeKeys) or call 855-891-3684.

TravelConnect

TravelConnect® services offer help make travel less stressful. TravelConnect provides services you can count on:

- **24/7 support if you face an emergency when 100 or more miles from home**
- **Medical, dental and pharmacy referrals**
- **Arranging travel if injured and need emergency evacuation**
- **Arranging transportation of a deceased traveler**
- **Securing emergency pet boarding**
- **Legal consultation, recovering lost or stolen document or luggage, and ID recovery assistance.**

Visit mysearchlightportal.com (Enter Group ID #: LFGTravel123) for more information.

Lincoln WellnessPATH

Complete a quick quiz to receive a wellness score and some simple steps you can take to improve your score. Whether you want to create a budget, determine if you have enough life insurance or figure out a way to save for your dream vacation, you can do it using Lincoln WellnessPATH.

- **See all your accounts in one place:** Lincoln WellnessPATH allows you to link all your account information—including checking, savings, investment and student loans—so you have a full financial picture.
- **Get your financial house in order:** Featuring a breakdown of expenses and incomes by category, Lincoln WellnessPATH makes it easy to identify spending trends and create budgets.
- **Set goals and track your progress:** Lincoln WellnessPATH helps you set and track your progress toward your short- and long-term goals.

DISABILITY

- Disability coverage is a form of income replacement, should you not be able to work due to illness or injury.
- You have the option to purchase disability coverage, please contact America Fidelity for additional information

American Fidelity
1-800-638-4268
americanfidelity.com

Trust Wellness Program

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 more information on upcoming events:

- www.csdinsurancetrust.com
- Look for TrustWellness emails
- Watch for event flyers & posters
- Home mailers
- Read the bathroom Wellness Splash

Types of Annual Resources:

- Onsite flu shots
- Naturally Slim
- Stress Management Challenge
- Activity District Challenge (fall, spring & summer)
- Monthly TrustWellness eNewsletter
- TrustWellness website at: www.csdinsurancetrust.com



STEPS TO ENROLL

1

Go to

<https://compass.empyreanbenefits.com/CSDTRUST>

2

Register.

- Enter your first and last name (as filed with the district), date of birth and Social Security Number.
- Then add a new User ID (personal email address, for example) and follow the rest of the instructions to complete your account set-up.

3

Elect the benefits you want.

- Be prepared to provide eligible dependents' and beneficiaries' full names, dates of birth and Social Security Numbers.
- Have the documents required to upload for dependent verification ready.

4

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 the confirmation for your records.

ENROLLMENT NEXT STEPS

Enroll in your benefits at

<https://compass.empyreanbenefits.com/CSDTRUST>

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

Additional Benefits Questions

Monica Williams-Woods at **314-869-2505, 20103**
or **mwilliams-woods@rgsd.k12.us**

About this presentation: 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.