



# **New Hire Orientation 2024-2025**

**Riverview Gardens School District**

# OUR BENEFIT PLANS

## **As a New Hire:**

- Your Coverage is effective on your first day of employment
- You have 30 days from your date of hire to review & elect your benefits, otherwise you will have to wait until either the next Annual Enrollment period in August or you have a qualifying life event
- Please go to the website below to review and enroll in your benefits

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

# OUR BENEFIT PLANS cont.

- Consider your benefit coverage needs for the upcoming year
  - Consider other available coverage
  - Gather information you will need
    - You will need to provide documentation to verify eligibility for each family member you cover
    - If you are covering dependents, you will need their dates of birth, birth certificates, social security numbers & marriage certificates

# BENEFIT ELIGIBILITY

You are eligible for Benefits if you work at least 30 hours per week

Eligible dependents include your legal spouse and children up to age 26 (including biological children, legally adopted children, foster children, stepchildren, and children for whom you have court-appointed legal guardianship)

Your children over the age of 26 who are incapable of self-care because of mental or physical disability that existed before age 26

You may only make or change your benefits as a new hire or during the annual enrollment period unless you experience a qualified life event such as:

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

# 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. 1<sup>st</sup>.
  - The annual deductible and out-of-pocket maximums for dental and vision plan will reset at the beginning of the **calendar year** on Jan. 1<sup>st</sup>.
- However, you will make your elections for all plans at the same time during the annual enrollment period in August.

# MEDICAL PLAN OVERVIEW

## YOUR DEDUCTIBLE

You are responsible for most medical and pharmacy expenses until you reach your annual deductible. Note that all plans cover in-network preventive care at 100%, even if you haven't met your deductible.

Once you reach your out-of-pocket maximum on the **Premium HRA Plan**, eligible expenses are covered in full for the remainder of the plan year.

## YOUR COVERAGE

Under the **Premium HRA plan**, your claims will automatically be paid with the Health Reimbursement Arrangement (HRA). If you use up all of the funds in the HRA, you are responsible for the remainder of the non-preventive expenses until you reach your out-of-pocket maximum. If there is a copay for the service, you pay that amount and it does not count toward your deductible or out-of-pocket maximum.

Under the **Premium HRA Plan**, 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**, you are responsible for all non-preventive expenses until you reach your deductible. Once you reach your deductible, the plan will cover a portion of the costs until you reach your out-of-pocket maximum. You can use your tax-free Health Savings Account (HSA) to pay for your expenses.

Under the **KIDZ plan**, you are responsible for all non-preventive expenses until you reach your deductible. Once you reach your deductible, the plan will cover a portion of the costs until you reach your out-of-pocket maximum. If there is a copay for the service, you pay that amount and it will count toward your out-of-pocket maximum.

# UNDERSTANDING THE CORRIDOR

## All Premium PPO Plans have:

- Annual Deductible of \$3,000 single / \$6,000 family
- Health Reimbursement Accounts (HRA) – pays a portion of the Deductible first
- Next is the Employee Corridor – Employee portion or responsibility of the Deductible

In-Network Example	Premium Plan w/\$1,000 Corridor	
Annual Deductible	\$3,000 (Single)	\$6,000 (Family)
CSD – HRA Contribution	\$2,000 (pays first)	\$4,000 (pays first)
Employee (EE) Corridor	\$1,000 (your portion)	\$2,000 (your portion)
Co-pays	<b>EX:</b> Ofc. Visit, Rx's, Urgent Care, ER	<b>EX:</b> Ofc. Visit, Rx's, Urgent Care, ER
Co-Insurance	0% after EE Corridor	0% after EE Corridor
Out of pocket maximum	\$1,000 Single + copays	\$2,000 Family + copays
Maximum HRA Carryover up to	\$1,000 (Single)	\$2,000 (Family)

# 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 plan year, and you're still enrolled in the HRA medical plan the following year, your funds roll over up to a maximum that varies by plan



# YOUR MEDICAL BENEFITS

PLAN PROVISIONS	Premium Plan \$1,000 Corridor	HSA Plan \$5,000 Deductible (9-month Full-time EE's only)	KIDZ Plan
	In-Network	In-Network	In-Network
Deductible – Individual	\$3,000	\$5,000	\$1,000
Deductible – Family	\$6,000	\$10,000	\$3,000
Out-of-Pocket Maximum – Individual*	\$1,000 + copays	\$6,400	\$4,000
Out-of-Pocket Maximum – Family*	\$2,000 + copays	\$8,000	\$12,000
HRA District Contribution	\$2,000 Individual; \$4,000 Family	N/A	N/A
Employee Corridor	\$1,000 Individual; \$2,000 Family	N/A	N/A

\* The deductible counts toward the out-of-pocket maximum.

# YOUR MEDICAL BENEFITS

PLAN PROVISIONS	Premium Plan \$1,000 Corridor	HSA Plan \$5,000 Deductible (9-month Full-Time EE's only)	KIDZ Plan
	In-Network	In-Network	In-Network
Preventive Care	No Charge	No Charge	No Charge
Primary Care Physician Office Visit	\$25 Copay	10% Coinsurance	20% Coinsurance
Specialist Care Physician Office Visit	\$40 Copay	10% Coinsurance	20% Coinsurance
Urgent Care	\$50 Copay	10% Coinsurance	\$75 Copay
Emergency Room	\$250 Copay*	10% Coinsurance	\$150 Copay
Diagnostic Test & Imaging	0% 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	HSA Plan \$5,000 Deductible (9-month Full-Time EE's only)	KIDZ Plan
	In-Network	In-Network	In-Network
Retail Pharmacy			
Tier 1 - Generic Drugs	\$5	10% Coinsurance	\$10
Tier 2 - Brand Preferred Drugs	\$30	10% Coinsurance	\$25
Tier 3 - Brand Non-Preferred Drugs	\$60	10% Coinsurance	\$45
Mail Order			
Tier 1 - Generic Drugs	\$10	10% Coinsurance	\$25
Tier 2 - Brand Preferred Drugs	\$60	10% Coinsurance	\$62
Tier 3 - Brand Non-Preferred Drugs	\$120	10% Coinsurance	\$112

# 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	✓	X
Can I contribute my own savings?	✓	X	✓
Is there an IRS maximum annual contribution?*	✓ 2024 Employee: \$4,150 2024 Family: \$8,300 Those 55 and older can contribute an additional \$1,000 annually	X	✓ 2024 Health Care: \$3,200 2024 Dependent Care: \$5,000
Can I also have a FSA?	! Dependent Care FSA only	✓	X
Plan year for contributions	Effective October 1 to September 30	Effective October 1 to September 30	Effective October 1 to September 30

\* IRS Annual contributions shown are the 2024 limits for both the FSA and HSA, to match the Compass enrollment system.

# 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**

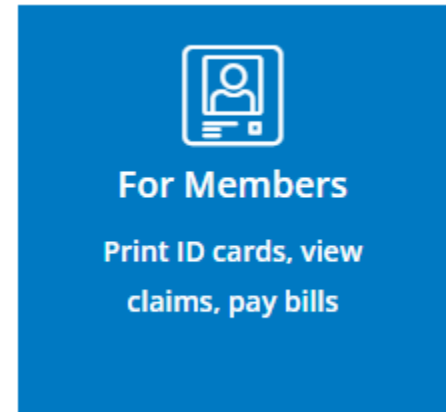
- If you enroll in the HSA Plan, Anthem will automatically open an HSA account for you under Anthem HSA.

# Anthem's website

Go to the Anthem website: <https://www.anthem.com/account-login/>

Use the drop-down menu "For Members" to:

- Find Care (provider search)
- Manage your Prescriptions
- Check your benefits
- Get an ID Card
- Submit or Track your claim
- Live Chat



## 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 Sydney app to get started.

# ANTHEM SYDNEY APP



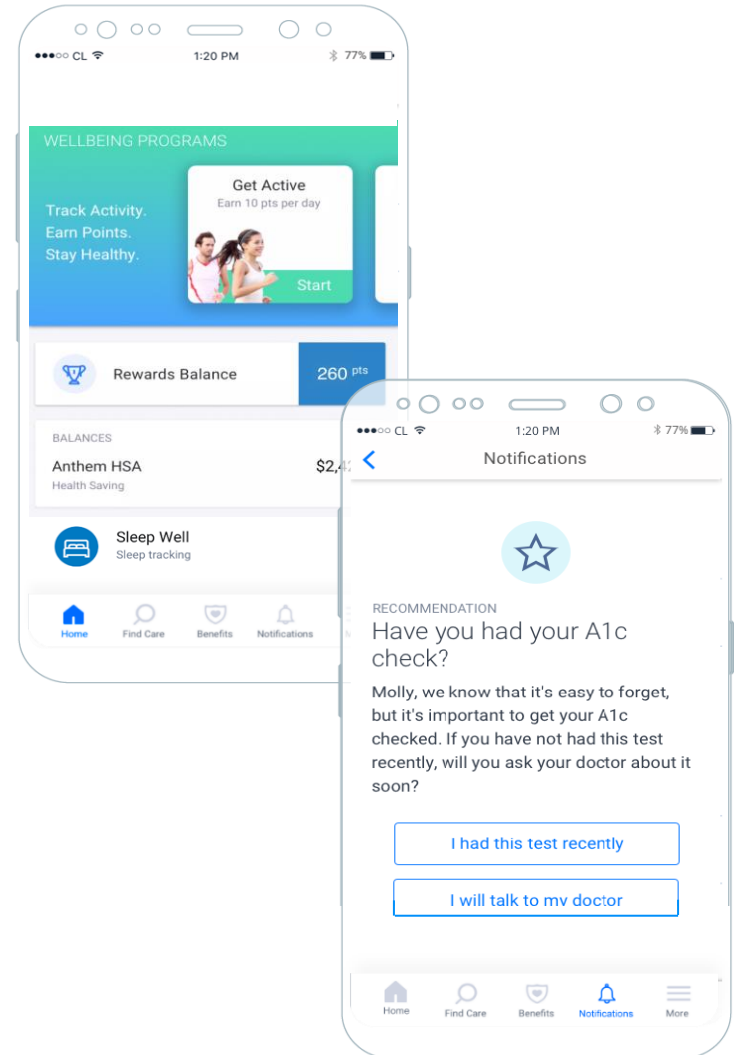
**A single health and wellness hub driven by meaningful data.**

**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





# Anthem's LiveHealth Online

- Live, on-demand video doctor visits 24/7/365
- 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

LiveHealth Online requires pre-registration, so please use your ID card to register in advance for this service.  
There is no charge to register.

# HELPING EMPLOYEES BE HEALTHY

## Programs for every stage of life and health



### 24/7 NurseLine

Round-the-clock answers to health questions



### ConditionCare

Support for employees with a chronic condition



### Future Moms

Education and support throughout pregnancy



### Cost & Care Finder

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



### LiveHealth Online

24/7 doctor care from computer or mobile device



### Learn to Live

Personalized programs and coaching for stress, depression, anxiety, substance abuse and more

# 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%
Child Orthodontia	Dependents up to age 19 only		

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

- Find an in-network provider at [deltadentalmo.com](http://deltadentalmo.com)
- Access virtual visits 24/7 at [teledentistry.com](http://teledentistry.com)

# 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. You will pay more if you use out-of-network dental providers, and you might receive a bill for the difference between the providers charge and the amount your plan pays (balance billing) 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 enrollment or until a qualifying life event, whichever occurs first. If the late participant does enroll at the next or any subsequent annual enrollment, then the benefits for the late participant are limited to the covered services listed under Diagnostic and Preventive services 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](http://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](http://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](http://VirtualVisits.DeltaDentalMO.com).

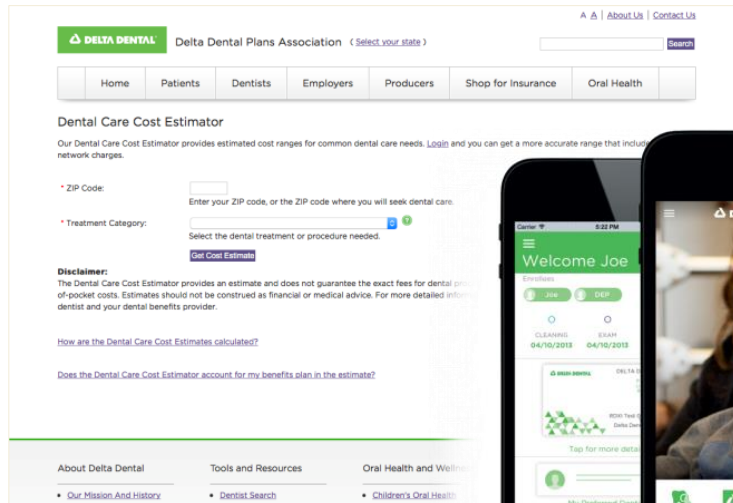
# Convenient access to quality dental care

Nationwide	Percentage of practicing dentists participating in network	Number of practicing dentists participating in network	Number of locations - access points for care
Delta Dental Premier® network	76%	154,397	465,898
Delta Dental PPO™ network	57%	115,735	402,496

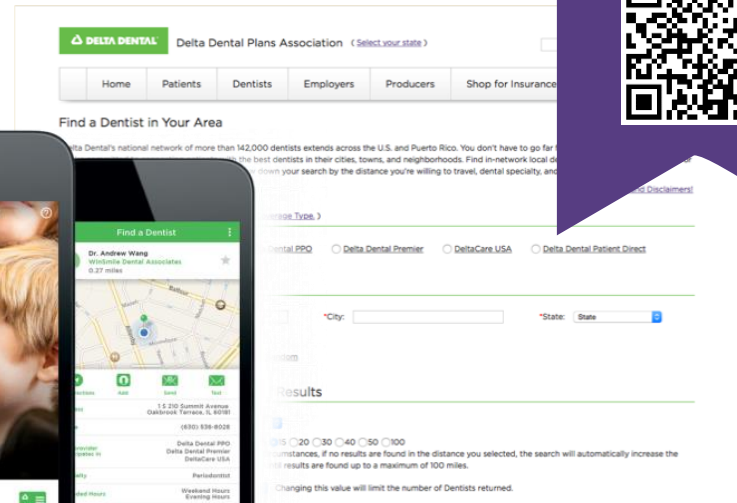
*\*as of September 2023*

# Innovation – making it easy

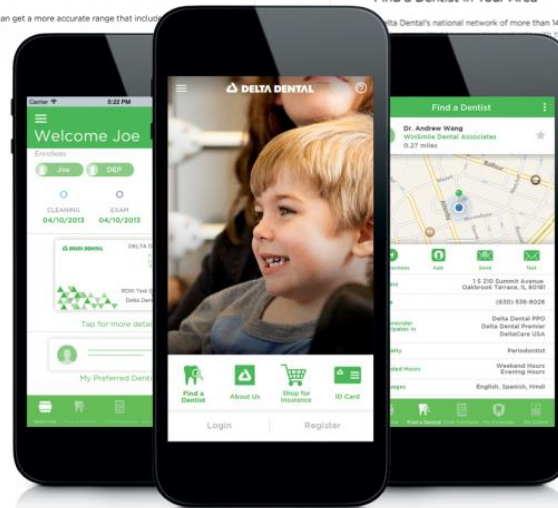
Video for  
easy  
reference



Cost estimator



Dentist search



Mobile app



# Customer Service Excellence



Calls answered

< 30 seconds

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91.3%



1<sup>st</sup> contact resolution

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95%

Voted best Customer Service – 10<sup>th</sup> year in a row

Contact Customer Service at 800-335-8266 or 314-656-3001  
or via email at [service@deltadentalmo.com](mailto:service@deltadentalmo.com)

# YOUR VISION BENEFITS

**You have access to a vision plan through Anthem**

<b>PLAN PROVISIONS</b>	<b>BLUE VIEW VISION NETWORK</b>
<b>Exam</b>	\$10 copay
<b>Frequency</b>	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> (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 includes your Anthem vision plan.



# LIFE INSURANCE and Accidental Death & Dismemberment (AD&D)

- The district provides basic life and AD&D insurance through Lincoln Financial Group 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&D* 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 max. of \$500K</li> <li>• Guaranteed issue up to 2 times annual earnings up to \$300K</li> </ul>	<ul style="list-style-type: none"> <li>• Increments of \$10K</li> <li>• Up to a max. of \$50K</li> <li>• Guaranteed issue up to \$50K</li> </ul>	<ul style="list-style-type: none"> <li>• Option 1 \$10K per child</li> <li>• Option 2 \$5K per child</li> <li>• Must be added within 31 days of birth</li> <li>• Child Life does not include AD&amp;D coverage*</li> </ul>

- **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**

- 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

## **Unlimited 24/7 assistance**

- 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

## **Online resources**

- Articles and tutorials
- Videos
- Interactive tools, including financial calculators, budgeting worksheets and more

***EmployeeConnect***

**Employee assistance  
program services**

To find out more:

- Visit [GuidanceResources.com](https://www.guidanceresources.com)
  - Username: LFGSupport
  - Password: LFGSupport1
- Download the GuidanceNow mobile app
- Call 888-628-4824



# LINCOLN FINANCIAL VALUE-ADD PROGRAMS

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

## LifeKeys

- 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 [GuidanceResources.com](https://www.guidanceresources.com) (Enter Web ID: LifeKeys) or call 855-891-3684.

## TravelConnect

- 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](https://mysearchlightportal.com) (Enter Group ID #: LFGTravel123) for more information.

## 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.

Visit <https://bit.ly/CSDWellnessPATH> to get started.

# DISABILITY INSURANCE

- Disability coverage is a form of income replacement, should you not be able to work due to a non-work-related illness or injury.
- Disability coverage is not provided by the district however, you have the option to purchase disability coverage as well as other voluntary supplemental coverages, please contact American Fidelity for additional information.

American Fidelity  
1-800-638-4268  
[americanfidelity.com](http://americanfidelity.com)

# HEALTH MANAGEMENT PROGRAMS

## Virta Health



Virta is a leading telehealth provider clinically proven to reverse type 2 diabetes. Reversal is possible through nutritional therapy + fully virtual, provider-led medical group.

To enroll: [www.virtahealth.com/join/csd](http://www.virtahealth.com/join/csd)

Once initial enrollment is complete, Virta will send you a no-cost welcome kit including an-app-connected glucose meter and test strips, a digital scale, and more. Download the free Virta app which will serve as your diabetes dashboard and provide access to a team of dedicated Virta Health coaches.

# HEALTH MANAGEMENT PROGRAMS

## cont.

### Sword Health



Sword is a digital physical therapy program designed to help you overcome your joint, back, or muscle pain all from home. Every member is matched with a Doctor of Physical Therapy to provide expert guidance. Musculoskeletal (MSK) pain is a top healthcare cost and leads to absenteeism and low productivity.

### Noom Weight

NOOM

Noom Weight uses evidence-based techniques to empower behavior change. Personalized, mind-first approach that combines technology and human support to create healthier daily habits that lead to long-lasting results.

- Enroll at: [go.noom.com/csdtrust](https://go.noom.com/csdtrust)
- Email [partnersupport@noom.com](mailto:partnersupport@noom.com) for enrollment questions

# 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 health care
- 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
- Noom Weight
- Stress Management Challenge
- Virta Health
- Spring on-site chair massage
- Healthier Lifestyle program (nutrition coaching program)
- TrustWellness Monthly eNewsletter
- TrustWellness website: [csdinsurancetrust.com](http://csdinsurancetrust.com)
- And much more!



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!

# STEPS TO ENROLL



Go to [compass.empyreanbenefits.com/CSDTRUST](https://compass.empyreanbenefits.com/CSDTRUST) or download the EmphyreanGo App by following these 3 steps:

1. Download the app on your app store or by using the following QR codes below.

For Android



For iOS



2. Open the EmphyreanGO app and search for 'CSDTRUST'.
3. Log in using the same credentials you use for your desktop benefits portal. If you do not have credentials, register first, then log in.

You only need to register once. Once you have registered for your account, log in with your user ID and password.



## Register

Enter your:

- First and last name (as filed with the district)
- Date of birth
- Social Security number

Enter a User ID (personal email address, for example) and create a new password with all the following:

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

Follow the rest of the instructions to create your account.



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

- First and last name
- Date of birth
- Social Security number

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 checkmark and message that says your benefits are confirmed.



**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.

## IMPORTANT REMINDER!

REMEMBER to click "confirm" at end of enrollment for changes to take effect!



# 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

Contact: Mildred Pettiford at 314-869-2505, ext. 20148 or email at [mildred.Pettiford@rgsd.k12.mo.us](mailto:mildred.Pettiford@rgsd.k12.mo.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.