

2022-2023

Open Enrollment

Riverview Gardens School District



OUR BENEFIT PLANS cont.

- Annual Open Enrollment for coverage from October 1, 2022 through September 30, 2023
- As you prepare to participate in our Annual Open Enrollment period from August 15 to August 31
 - Consider your benefit coverage needs for the upcoming year
 - Consider other available coverage
 - If you are covering dependents, you will need their dates of birth, birth certificates and social security numbers

BENEFIT ELIGIBILITY

- You are 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

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 year.

YOUR COVERAGE

Under the **Premium and Standard HRA plans**, 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 **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.

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

* The deductible counts 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
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	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
Retail Pharmacy				
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

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>	✓ Up to \$180 per year (\$15 per month)	✓	X
Can I contribute my own savings?	✓	X	✓
Is there an IRS maximum annual contribution?*	✓ 2023 Employee: \$3,850 2023 Family: \$7,750 Those 55 and older can contribute an additional \$1,000 annually	X	✓ 2022 Health Care: \$2,850 2022 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 2023 limits for HSA, but 2022 limits for FSA since 2023 FSA limits have not yet been released.

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 roll over up to a maximum that varies by plan

HOW TO FIND YOUR MEDICAL NETWORK

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.

From your search result, 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

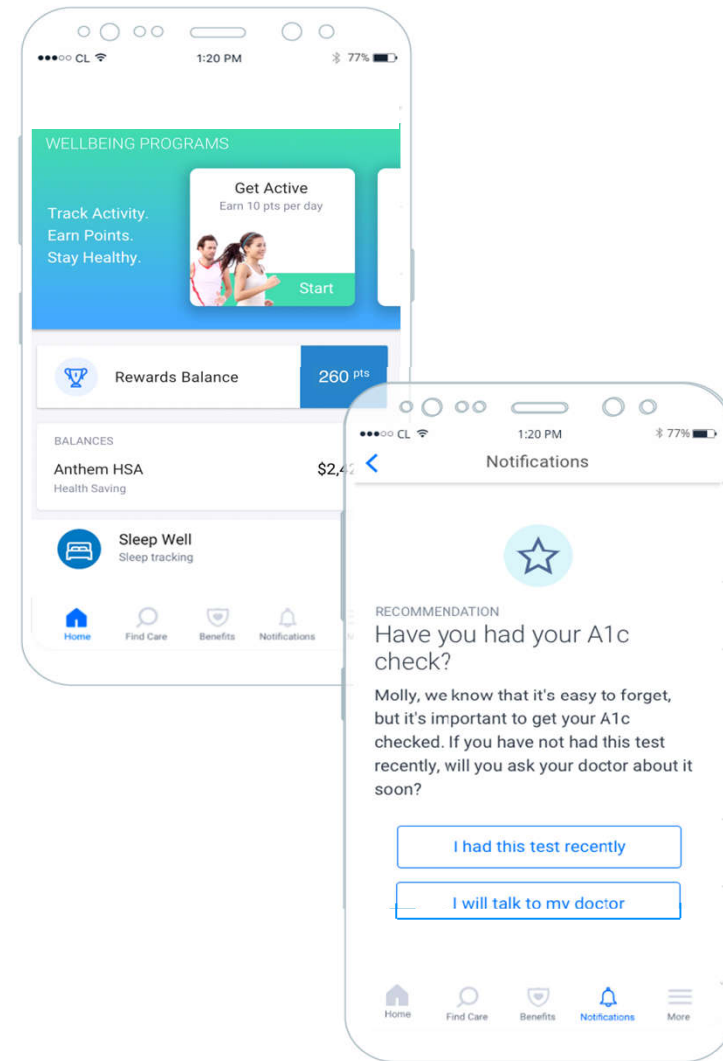


**A single health and wellness hub driven by meaningful data.
In real time. Show what's most important to members, such as:**

- 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



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

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 in order to receive the district's contribution

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.

- Find an in-network provider at deltadentalmo.com
- Access virtual visits 24/7 at 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. 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 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](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 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& for your Dependents

Employee

- 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

Spouse

- Increments of \$10K
- Up to a max. of \$50K
- Guaranteed issue up to \$50K

Child(ren)

- Option 1 \$10K per child
- Option 2 \$5K per child

- 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 (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.

Supplemental Insurance

- 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 as well as other voluntary supplement coverages, please contact America Fidelity for additional information.

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

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
- Wondr Health
- Stress Management Challenge
- Spring on-site chair massage
- Healthier Lifestyle program (nutrition coaching program)
- TrustWellness Monthly eNewsletter
- TrustWellness website: 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

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

Contact Carol Renfrow at **314-869-2505, ext. 20106** or **crenfrow@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.