

---

## EMPLOYEE BENEFITS SUMMARY 2022-2023

(Rates effective 10/01/2022)

### **Medical – Anthem Blue Cross and Blue Shield of Missouri** **(855) 272-4938      [www.anthem.com](http://www.anthem.com)**

Employee:     \$801.00 **\*100% District Paid\*** (\$1,000 Corridor)  
Spouse:         \$825.00 per month  
Child(ren):    \$725.00 per month  
Family:         \$1,380.00 per month  
KIDZ Plan:     1 child – \$248.00 per month / 2 or more children – \$496.00 per month

### **HSA Plan** (9 month employees)

Employee:     \$487.00 (Employee cost \$90/per month)

### **Dental – Delta Dental of Missouri** **(800) 335-8266      [www.deltadentalmo.com](http://www.deltadentalmo.com)**

Employee:     \$25.24 **\*100% District Paid\***  
Family:         \$55.48 per month

### **Vision – Blue View Vision under Anthem** **(866) 723-0515      [www.anthem.com](http://www.anthem.com)**

Employee:     \$6.36 per month  
Employee +1: \$9.52 per month  
Family:         \$16.78 per month

### **Life – Lincoln Financial**

- ❖ **Basic Life - \*100% District Paid\***
  - 1 times the employee's annual salary up to a maximum of \$50,000
- ❖ **Optional Life - \*Employee pays discounted group rate**
  - Option to purchase up to the lesser of 5 times employee's annual salary or \$500,000  
(*Guaranteed Issue up to \$300,000, Evidence of Insurability required over \$300,000*)
- ❖ **Optional Spouse Life \*Employee pays discounted group rate**
  - Option to purchase in units of \$10,000 to a maximum of \$50,000  
(*Guaranteed issue up to \$50,000*)
- ❖ **Optional Child(ren) - \*Employee pays discounted group rate**
  - Option 1: \$10,000 per child
  - Option 2: \$5,000 per child

**TO SIGN FOR YOUR BENEFITS PLEASE LOG ON TO:**  
<https://compass.empyreanbenefits.com/CSDTRUST>

### **Disability Plans – American Fidelity**

Short Term Disability (STD)/Long Term Disability (LTD) – 60% of pre-disability weekly earnings.

### **Accident Only Plans – American Fidelity**

Designed to help cover some of the expenses that can result from a covered accident, and payments are made directly to you.

### **Cancer Insurance – American Fidelity**

Assists with the out-of-pocket costs often associated with a covered cancer diagnosis, and benefit payments are made directly to you, to be used however you see fit.

### **Life Insurance – American Fidelity**

Portable Term, Whole, and University Life Insurance policies can help your family in the event of your death. Easy qualification with minimal health questions, and no required medical exams.

### **Critical Illness Insurance – American Fidelity**

In the event of a heart attack or stroke, this plan pays a lump sum amount to help with expenses that may not be covered by major medical insurance.

### **Savings Plans**

**403(b)** – contact the HR Generalist for a list of district-approved vendors or visit [www.omni403b.com](http://www.omni403b.com) for more information.

### **Section 125 Flexible Spending Accounts (FSA)** – Health Expenses and Dependent Care

Riverview Gardens School District (RGSD) offers Flexible Spending Account (FSA) options administered by American Fidelity to benefit-eligible employees of the district.

#### **What is an FSA?**

An FSA is a Flexible Spending Account that allows you to set aside money for eligible expenses on a pre-tax basis. There are two types of FSAs as follows:

*Healthcare FSA* – This type of account reimburses for expenses including, but not limited to, out-of-pocket medical, dental, prescription drug, or vision services, such as deductibles, co-pays, coinsurance, and certain over-the-counter (OTC) items with a written prescription from your doctor, orthodontia, etc.

*Dependent Care FSA* – This type of account reimburses you for expenses such as daycare, before and after school programs, nursery school or preschool, summer day camp, and even adult day care.

#### **Why elect an FSA?**

An FSA can help reduce your taxes and increase your take-home pay. Your taxes are reduced because you are not paying federal income or social security taxes on the money placed in an FSA. Another advantage is that you can save money for anticipated and unexpected medical expenses, such as crowns, orthodontia, Lasik eye surgery, etc.

#### **What you need to know about FSAs**

- The maximum plan year contribution that you may elect for each type of account:
- Healthcare FSA – \$2,850.
- Dependent Care FSA – \$5,000 for single parents and for married parents filing taxes jointly. \$2500 limit if you are married filing taxes separately.
- You may only elect an FSA during open enrollment, and **you may not change it** during the plan year unless you experience a qualifying event including, but not limited to, marriage, divorce, birth, change in eligibility status, etc.
- Reimbursable expenses must be incurred between Oct 1<sup>st</sup> and Sept 30<sup>th</sup> of each year, and are only reimbursable after you receive the actual service.

- You will have a 70-day grace period at the end of the plan year to use any remaining balance in your account. If funds remain they will be forfeited.
- Any Claims that were incurred during the plan year must be submitted to American Fidelity for reimbursement.

**OTHER BENEFIT INFORMATION:**

- Dependent children may be covered until the end of the month in which they attain age 26.
- Mental Health / Substance Abuse are covered as any other benefit.
- **Employee Assistance Program (EAP):** Confidential assistance is available anytime by calling 888-628-4824 or logging on to [www.GuidanceResources.com](http://www.GuidanceResources.com) (Username: LFGSupport; Password: LFGSupport).

**Questions? Call Carol Renfrow at 314-869-2505 ext. 20106 or email [HRbenefits@rgsd.k12.mo.us](mailto:HRbenefits@rgsd.k12.mo.us)**