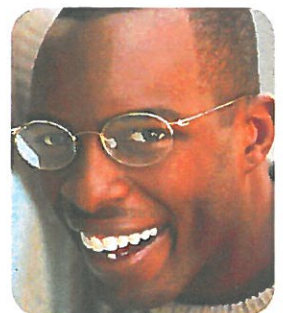


How to Use Mercer EnrollNet



**Your one-stop online
benefits resource**

CSD
Insurance
A resource of EducationPlus™ Trust



About Mercer EnrollNet

Did you know you can access your employee benefits online?

It's easy with Mercer EnrollNet.

We're pleased to announce that CSD Insurance Trust has made a positive change in the way you select benefits during annual open enrollment and for new hire benefits enrollment. We've adopted an automated enrollment process called Mercer EnrollNet, which allows you to select benefits and educate yourself on your choices 24/7 using any Internet-connected computer – at work or home.

During enrollment, you can choose from two different medical plans. You can also select dental and vision coverage for you and your family and sign up for basic life and accident insurance. During the plan year, you can use EnrollNet to update your dependent coverage if you experience a Qualified Life Event.

Mercer EnrollNet gives you instant access to all of your benefit plans information – in one convenient place. Even if you're an infrequent computer user, this user-friendly, self-service system makes looking up benefits information and enrolling online simple.

To learn more, keep reading! If you have questions about benefit enrollment, please contact the CSD Call Center at **1-866-783-9384**.

CSD Insurance Trust



Ready to learn more about your benefits online?

The CSD Insurance Trust/Mercer EnrollNet website has been designed to provide you with all the tools necessary to answer any questions you may have regarding your benefit plans. The following sections are available to help you:

Benefits

View a summary of benefits plan information for each benefit that you're currently enrolled in.

My Info

This section allows you to update your personal information, as well as add or change dependent information.

Announcements and Company Links

Provides CSD Insurance Trust information, such as district announcements, wellness program information, healthy living tips, benefits and more.

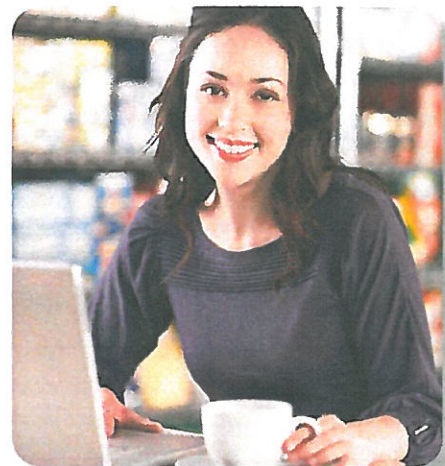
Benefit Documents

View and download benefit summaries and plan documents.

Mercer EnrollNet Instructions

Helpful hints before you begin...

- Use the "Continue" button rather than your computer browser's "Back" button to navigate the website.
- Avoid interruptions. After 15 minutes of inactivity, the system "times out," which means you'll have to start over at the beginning.
- If you experience any difficulties during the enrollment process or have questions, contact the CSD Insurance Trust Call Center at 1-866-783-9384.



Four simple steps to enroll

1 PREPARE. Complete the Enrollment Worksheet on the back of this brochure or familiarize yourself with the requested information.

2 LOG IN. Go to www.hrbenefitsadvantage.com and log in to Mercer EnrollNet, where you'll need the following:

Company Access Code: 40121

Username/Password: When you register for your account, you'll create your own unique Username and Password. Be sure to write down this information.

3 CHOOSE. Make your benefit elections or changes online. Click "Benefits," then "View/Enroll in Benefits" to begin the actual enrollment process. Allow 15-20 minutes to enroll or make changes.

4 CONFIRM. Once you've made your choices, click the "Save For Approval" button on the preconfirmation page to receive a confirmation statement.

Important: Your elections won't be recorded and saved until you complete Step 4 (confirmation).

After you click "Save For Approval," you can print your confirmation statement from this screen, which includes your confirmation number(s).

The "Enroll in Benefits" page is where you make your benefit selections. Click "Save For Approval" to finalize your choices.

Change Your Mind?

Even if you've confirmed your elections, you can still change your benefit choices using Mercer EnrollNet anytime during the open enrollment period. Your most recent confirmed enrollment will determine your benefits for the upcoming plan year. After the open enrollment service has ended, you can only change your benefits when you experience a "Qualified Life Event," such as a marriage, divorce, birth, adoption, or a change in your or your spouse's employment status that affects benefits eligibility.

Online Enrollment Worksheet

This worksheet can help you prepare so your automated benefits enrollment is easier. Please fill in the information below and have this handy when you log in to Mercer EnrollNet and are ready to begin the enrollment process.

Employee Identification Information

Company Access Code: 40121	Employee Social Security Number: _____
Username/Password – Created after you log in to Mercer EnrollNet: _____	
Bank Direct Deposit Number (for Reimbursement Accounts): _____	

Dependent Information

Name(s)	Relationship	Social Security Number(s)	Date(s) of Birth <small>(mm / dd / yyyy)</small>

Beneficiary Information

Name(s)	Relationship	Phone	Beneficiary Type	% <small>(must total 100%)</small>
			<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	
			<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	
			<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	
			<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	

Review your personalized Benefit Elections Statement and refer to the information in the "View Benefits" Then decide what coverage you intend to elect and mark your selections below.

Medical Health Plan ☐ Decline/Waive

Premium Plan \$500 Corridor: ☐ Employee Only ☐ Employee + Spouse ☐ Employee + Child(ren) ☐ Employee + Family
☐ Employee + KIDZ Plan (1 child) ☐ Employee + Spouse + KIDZ Plan (1 child) ☐ Employee + Spouse + KIDZ Plan (2/more children)

Premium Plan \$1,500 Corridor: ☐ Employee Only ☐ Employee + Spouse ☐ Employee + Child(ren) ☐ Employee + Family
☐ Employee + KIDZ Plan (1 child) ☐ Employee + Spouse + KIDZ Plan (1 child) ☐ Employee + Spouse + KIDZ Plan (2/more children)

Premium Plan \$2,000 Corridor: ☐ Employee Only * ☐ Employee + Spouse ☐ Employee + Child(ren) ☐ Employee + Family
☐ Employee + KIDZ Plan (1 child) ☐ Employee + Spouse + KIDZ Plan (1 child) ☐ Employee + Spouse + KIDZ Plan (2/more children)

Dental Plan ☐ Decline/Waive

Delta Dental Plan: ☐ Employee Only ☐ Employee + Spouse ☐ Employee + Child(ren) ☐ Employee + Family

Vision Plan ☐ Decline/Waive

Voluntary Vision Plan: ☐ Employee Only ☐ Employee + One ☐ Employee + Family

Basic Life / AD&D Insurance ☐ Decline/Waive

☐ Basic Life Only

☐ Voluntary Life with AD&D – Choose from 1, 2, 3, 4, 5 times your annual salary

Employee: \$ _____ x 1,2,3,4,5 = _____
Annual salary Rounded to the next higher \$1,000

☐ Spouse Amount: \$ _____

You may select coverage for your spouse in units of \$10,000 to a maximum of \$50,000.

Evidence of Insurability required if electing coverage after initial eligibility.

☐ Dependent Child Coverage: ☐ \$5,000 ☐ \$10,000

Coverage Note for Children:

If you are enrolling in medical health coverage for dependent children, please note the option of choosing the KIDZ Plan for each benefit. If enrolling in KIDZ Plan, select Employee only or Employee + Spouse coverage. See summary plan for details.

* Employee-only Premium Plan \$2,000 Corridor, Dental and Basic Life are completely paid by Webster Groves.