



# Open Enrollment 2024-2025

Wright City R-11 School District

# OUR BENEFIT PLANS

- Effective October 1 and continue through September 30 (unless otherwise noted)
- As you prepare to enroll from August 14-30
  - Consider your benefit coverage needs for the upcoming year
  - Consider other available coverage
  - Gather information you'll need—If you are covering any new dependents, you will need their dates of birth and Social Security numbers
- Be sure to designate a beneficiary for your life insurance
- Rates for benefits listed in the presentation will be online when you enroll
- Steps for enrollment are listed at the end of this presentation

# 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

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

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Loss or gain of other coverage
- Eligibility for Medicare or Medicaid

Life event changes need to be made within 31 days of the qualified event or you will have to wait until the next open enrollment.

# MEDICAL PLAN OVERVIEW

YOUR DEDUCTIBLE	YOUR COVERAGE
<p>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.</p> <p>Once you reach your out-of-pocket maximum, eligible expenses are covered in full for the remainder of the year</p>	<p>Under the <b>Premium and Standard HRA plans</b>, 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.</p> <p>Under the <b>HSA plan</b>, 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.</p> <p>Under the <b>KIDZ plan</b>, 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.</p>

There is an Example of how the Deductible, District HRA Contribution and Corridor work on the following page.

# UNDERSTANDING THE CORRIDOR

## The Premium PPO Plan 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

# YOUR MEDICAL BENEFITS

	Premium HRA Plan \$1,000 Corridor	Standard HRA Plan \$2,500 Corridor	HSA Plan \$3,200 Deductible	KIDZ Plan
PLAN PROVISIONS	In-Network	In-Network	In-Network	In-Network
<b>HRA or HSA District Contribution</b>	\$2,000 individual; \$4,000 family	\$500 individual; \$1,000 family	Up to \$984.00 \$82 per month	N/A
<b>Deductible – Individual**</b>	\$3,000	\$3,000	\$3,200	\$1,000
<b>Deductible – Family**</b>	\$6,000	\$6,000	\$6,000	\$3,000
<b>Out-of-Pocket Maximum – Individual***</b>	\$3,000 + Copays	\$3,000 + Copays	\$4,000	\$4,000
<b>Out-of-Pocket Maximum – Family***</b>	\$6,000 + Copays	\$6,000+ Copays	\$8,000	\$12,000
<b>Employee Corridor</b>	\$1,000	\$2,500	N/A	N/A
You must meet your deductible before the coinsurance applies				
<b>Preventive Care</b>	No Charge	No Charge	No Charge	No Charge
<b>Primary Care Physician Office Visit</b>	\$25 Copay	\$25 Copay	0% Coinsurance	20% Coinsurance
<b>Specialist Care Physician Office Visit</b>	\$40 Copay	\$40 Copay	0% Coinsurance	20% Coinsurance
<b>Urgent Care</b>	\$50 Copay	\$50 Copay	0% Coinsurance	\$75 Copay
<b>Emergency Room*</b>	\$250 Copay*	\$250 Copay*	0% Coinsurance*	\$150 Copay*
<b>Diagnostic Test &amp; Imaging</b>	0% Coinsurance	0% Coinsurance	0% Coinsurance	20% Coinsurance

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

\*\* The HRA pays first, then the employee pays the corridor amount to meet the full in-network deductible.

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

# YOUR PRESCRIPTION DRUG BENEFITS

PLAN PROVISIONS	Premium HRA Plan \$1,000 Corridor	Premium HRA Plan \$2,500 Corridor	HSA Plan \$3,200 Deductible	KIDZ Plan
	In-Network	In-Network	In-Network	In-Network
<b>Retail</b>				
Tier 1 - Generic Drugs	\$5 Copay	\$5 Copay	\$10 Copay*	\$10 Copay
Tier 2 - Brand Preferred Drugs	\$30 Copay	\$30 Copay	\$30 Copay*	\$25 Copay
Tier 3 - Brand Non-Preferred Drugs	\$60 Copay	\$60 Copay	\$50 Copay*	\$45 Copay
<b>Mail Order</b>				
Tier 1 - Generic Drugs	\$10 Copay	\$10 Copay	\$25 Copay*	\$25 Copay
Tier 2 - Brand Preferred Drugs	\$60 Copay	\$60 Copay	\$75 Copay*	\$62 Copay
Tier 3 - Brand Non-Preferred Drugs	\$120 Copay	\$120 Copay	\$125 Copay*	\$112 Copay

\*Copay applies after you reach your deductible

# SAVINGS AND REIMBURSEMENT ACCOUNTS

COMPARISON OF ACCOUNTS	HSA	HRA	FSA
<b>Does the district contribute?</b> <i>Amount for full-year</i>	✓ Up to \$1,092.00 per year (\$91 per month)	✓	X
<b>Can I contribute my own savings?</b>	✓	X	✓
<b>Is there an IRS maximum annual contribution?*</b>	✓ 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**
<b>Can I also have a FSA?</b>	! Dependent Care FSA only	✓	X
<b>Plan year for contributions</b>	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 HSA, to match the Compass enrollment system, 2024 limits for FSA since 2025 FSA limits have not yet been released.

\*\*The \$5,000 is a per household annual maximum



# 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 (\$3,000 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

# 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

# UNDERSTANDING THE HSA

- Contributions to the HSA are tax-free for you — whether they come from you or the district
- **The district contributes \$91 per month (\$1,092 per yr.) for employees who enroll in the HSA plan** (contributions are pro-rated per pay period). You set up your HSA account with a financial institution of your choice
- 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

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## Open your HSA with Anthem

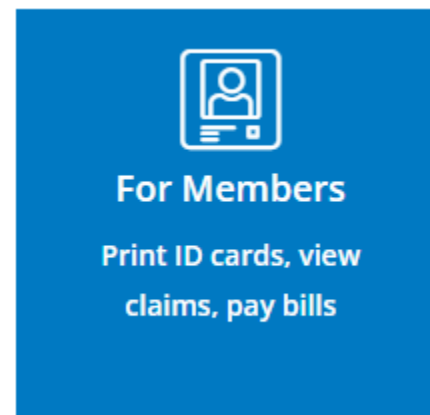
- If you enroll in the HSA Plan, Anthem will automatically open and HSA account for you under Anthem HSA in order to receive the district's contribution

# 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 a 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

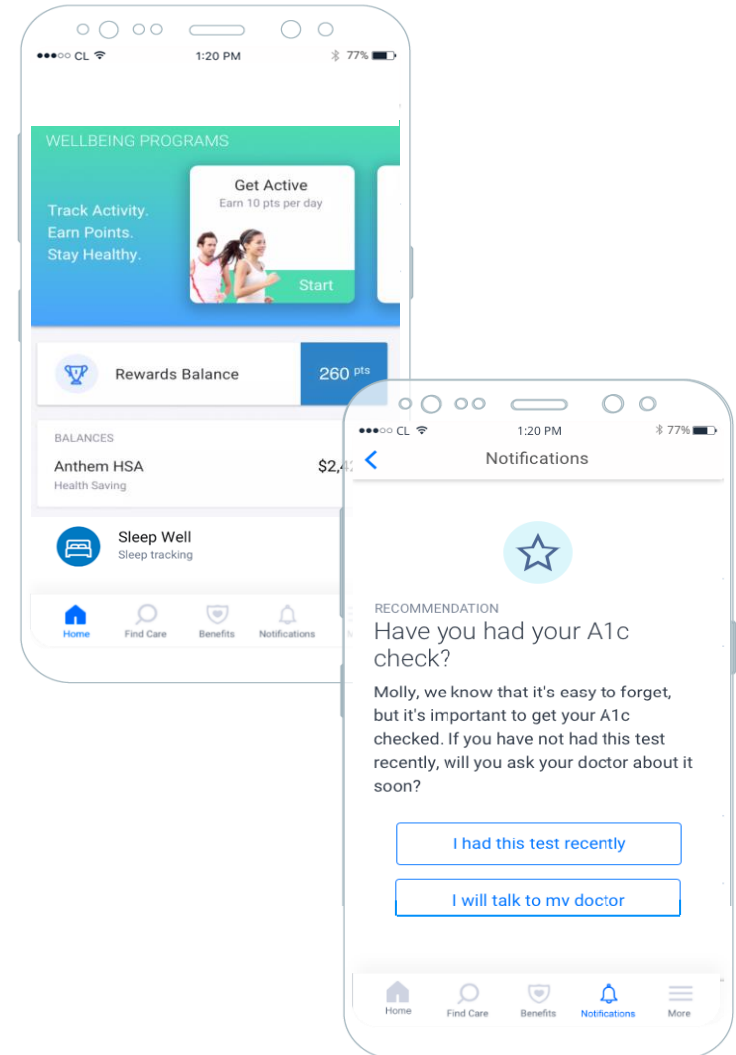


**A single health and wellness hub driven by meaningful data.  
In real time. Show what's most important to members, such as:**

- 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



# 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

# 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

# YOUR DENTAL BENEFITS

You have access to a dental plan through Delta Dental of Missouri

PLAN PROVISIONS	STANDARD PPO PLAN			ENHANCED PPO Plan		
	PPO NETWORK	PREMIER NETWORK	OUT-OF-NETWORK	PPO NETWORK	PREMIER NETWORK	OUT-OF-NETWORK
Dental Deductible - Individual	N/A	N/A	N/A	\$50	\$50	\$50
Dental Deductible - Family	N/A	N/A	N/A	\$150	\$150	\$150
Annual Benefit Maximum	\$1,000	\$1,000	\$1,000	\$1,500	\$1,500	\$1,500
Orthodontic Lifetime Maximum	\$1,500	\$1,500	\$1,500	N/A	N/A	N/A
<b>Services</b>	<b>Plan Coverage</b>					
Diagnostic and Preventive	100%	100%	90%	100%	100%	100%
Basic Services	80%	70%	10%	90%	80%	80%
Major Services	50%	40%	10%	60%	50%	50%
Orthodontia Services	50%	50%	10%	N/A	N/A	N/A
Adult and Child Orthodontia	Dependents up to age 19 only					

**Late Enrollment Clause:** A participant that does not enroll when first eligible will only receive benefits for preventive services for the first 12 months of coverage. Dependents enrolled prior to their third birthday are not subject to the late entrant penalty.

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



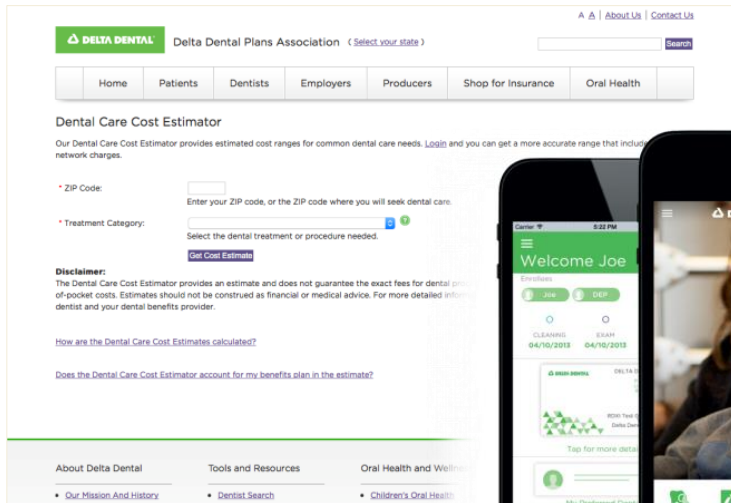
# Convenient access to quality dental care

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*

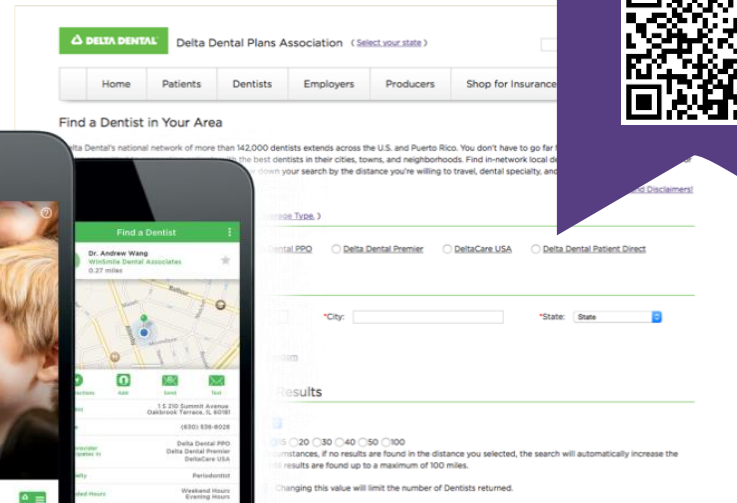
# Innovation – making it easy

Video for  
easy  
reference



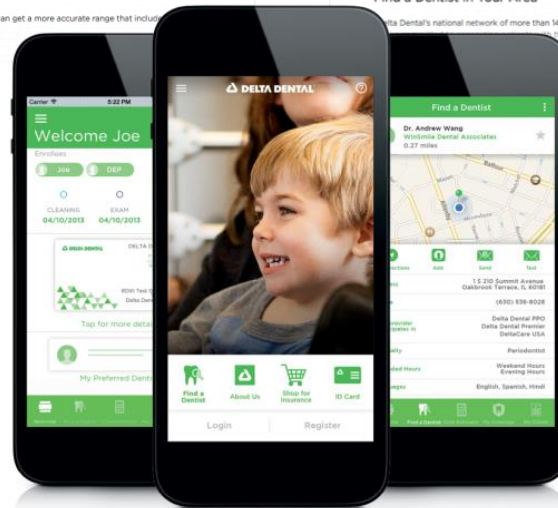
The screenshot shows the 'Dental Care Cost Estimator' page. It includes a search bar for ZIP codes, a dropdown for treatment categories, and a 'Get Cost Estimate' button. A disclaimer is visible below the form. The footer contains navigation links for 'About Delta Dental', 'Tools and Resources', and 'Oral Health and Wellness'.

Cost estimator



The screenshot shows the 'Find a Dentist in Your Area' page. It features a map, a list of search results for 'Dr. Andrew Wang', and a 'Results' section with filters for distance and specialty. The footer includes a 'Language' dropdown menu.

Dentist search



Mobile app

# Delivering on our promises - customer service



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

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
<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.)	Covered in Full

Your Anthem medical ID card will now include your vision plan. You do not need a separate ID card for vision.

# LIFE INSURANCE & DISABILITY

## Life Insurance

- Life Insurance is an important part of your financial wellbeing, especially if others depend on you for support
- You may choose to purchase additional life and AD&D coverage for yourself and your dependents at affordable group rates. Rates are based on age and the coverage level chosen.

VOLUNTARY LIFE AND AD&D INSURANCE FOR YOU	VOLUNTARY LIFE AND AD&D* INSURANCE FOR YOUR DEPENDENTS	
<b>Employee</b>	<b>Spouse</b>	<b>Child(ren)</b>
<ul style="list-style-type: none"><li>■ Maximum amount up to 5x salary with a \$500,000 maximum</li><li>■ Guaranteed issue is \$300,000 maximum</li></ul>	<ul style="list-style-type: none"><li>■ Increments of \$10,000</li><li>■ Guaranteed issue of up to \$50,000</li></ul>	<ul style="list-style-type: none"><li>■ \$5,000 or \$10,000 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>

## Disability Insurance

- Disability insurance provides income replacement should you become disabled and unable to work due to a non-work-related illness or injury. You have the option to purchase disability coverage thru Aflac.

# 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 Wellness*PATH*

- **See all your accounts in one place:** Lincoln Wellness*PATH* 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 Wellness*PATH* makes it easy to identify spending trends and create budgets.
- **Set goals and track your progress:** Lincoln Wellness*PATH* helps you set and track your progress toward your short- and long-term goals.

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

# 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.**



## **Annual resources available to you:**

- Onsite health screenings and flu shots
- Activity District Challenge (fall, spring and summer)
- Nutrition Intuition Trivia Challenge
- Wondr Health
- Virta Diabetes Reversal Program
- Stress Management Challenge
- Spring on-site chair massage
- Healthier Lifestyle program (nutrition coaching program)
- TrustWellness Monthly eNewsletter
- TrustWellness website: [csdinsurancetrust.com](https://csdinsurancetrust.com)
- And much more!



## **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

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!

**Wright City R-11 School District**  
 Monthly Participant Premiums for Plan Year 2024-2025

MONTHLY HEALTH INS. PREMIUMS	
<b>\$2,500 CORRIDOR PLAN</b>	
OCT 2024- SEPT 2025	
EMPLOYEE	\$ 485.00
EMP + SPOUSE	\$ 1,338.00
EMP + CHILD (REN)	\$ 1,287.00
EMP + FAMILY	\$ 1,594.00
<b>\$1,000 CORRIDOR PLAN</b>	
OCT 2024- SEPT 2025	
EMPLOYEE	\$ 567.00
EMP + SPOUSE	\$ 1,497.00
EMP + CHILD (REN)	\$ 1,444.00
EMP + FAMILY	\$ 1,752.00
<b>Health Savings Account (HSA) PLAN</b>	
OCT 2024- SEPT 2025	
EMPLOYEE	\$ 394.00
EMP + SPOUSE	\$ 1,076.00
EMP + CHILD (REN)	\$ 1,034.00
EMP + FAMILY	\$ 1,281.00
<b>KIDZ PLAN</b>	
OCT 2023- SEPT 2024	
CHILD	\$ 305.00
CHILDREN	\$ 610.00

MONTHLY DENTAL INS. PREMIUMS	
<b>Standard PPO (EPO)</b>	
OCT 2024- SE PT 2025	
EMPLOYEE	\$ 26.82
EMP + SPOUSE	\$ 49.36
EMP+CHILD (REN)	\$ 63.26
FAMILY	\$ 85.80
<b>PPO</b>	
OCT 2024 SE PT 2025	
EMPLOYEE	\$ 54.70
EMP + SPOUSE	\$ 120.00
EMP+CHILD (REN)	\$ 115.58
FAMILY	\$ 160.78

MONTHLY VISION INS. PREMIUMS	
<b>VISION</b>	
OCT 2024- SE PT 2025	
EMPLOYEE	\$ 6.46
EMP + ONE	\$ 9.70
FAMILY	\$ 17.06



Life and AD&D Rates			
<b>Employee Basic</b>	<b>Rate</b>	<b>Employee Voluntary</b>	
\$15,000.00	0.54	Yearly Salary (by 1,000) X Age Band Rate = Monthly Premium	
<b>Child Coverage</b>	<b>Rate</b>	<b>Age Band</b>	<b>Rate</b>
5,000	0.58	Under 25	0.0580
10,000.00	1.15	25-29	0.0670
<b>Spouse Coverage</b>	<b>Rate</b>	30-34	0.0870
10,000	2.12	35-39	0.0970
20,000	4.24	40-44	0.1000
30,000	6.36	45-49	0.1520
40,000	8.48	50-54	0.2450
50,000	10.60	55-59	0.4020
		60-64	0.6100
		65-69	1.1550
		70-74	1.8630
		75+	2.0750

**Premiums:** Plan Year - October 1, 2024 to September 30, 2025 Coverage

**Please Note:**

- Active employees should deduct the board paid benefit amount of \$485.00 per month from the health insurance premiums for the actual cost of the plan.
- If an employee chooses the HSA Plan, the District will contribute \$91.00 per month (\$1,092 per year) to the employee's Health Savings Account, you are responsible for opening and maintaining the HSA Bank account for this to occur.

# 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!

# OPEN ENROLLMENT NEXT STEPS

**Enroll in your benefits August 14-30 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 Anita Brace at **636-745-7200, ext. 14930** or via email at **[anita.brace@wrightcity.k12.mo.us](mailto:anita.brace@wrightcity.k12.mo.us)**

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