



CONNECT. SELECT. PROTECT.

Step by Step Enrollment Guide

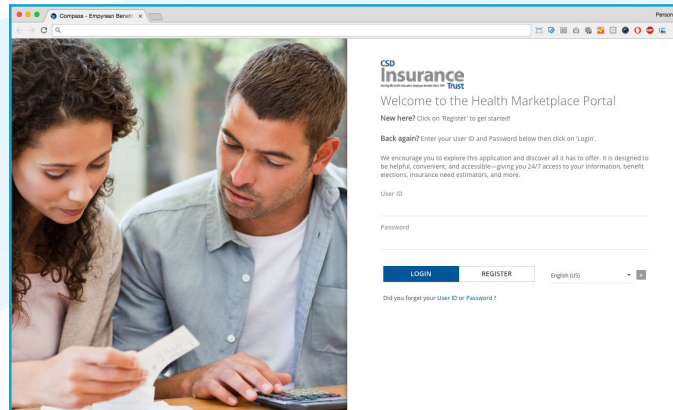
This guide explains our online benefits enrollment tool. Use it to reference key steps that maximize and lock in your benefits.



CSD
Insurance
Serving MO Public Education Employee Benefits Since 1991 **Trust**

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

Start by Registering Your User Account.



1. Visit <https://compass.employreanbenefits.com/CSDTRUST> and create your user ID and password.

2. Click on **REGISTER**.

3. Enter your

- **First, Last Name (as filed with Employer),**
- **Date of Birth**
- **Social Security Number**

— CLICK **NEXT** WHEN FINISHED —

4. Add a new User ID
(personal email address, for example).

5. Create a new password with at least:

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

6. Set a security question and answer (at least six characters), in case you forget your password.

— CLICK **NEXT** WHEN FINISHED —

7. Read the terms of service agreement. To continue enrolling, click **I AGREE** at the bottom of the page.

NOTE

You only register once. Return and log in with your user ID and password. Our system recognizes you.

HAVE THE FOLLOWING INFORMATION HANDY

Provide eligible dependents' and beneficiaries':

- **Full names**
- **Dates of birth**
- **Social security numbers**

...and the Documents required to upload for Dependent Verification.

NOTE

Your Plan may require you to complete an Evidence of Insurability (EOI) during the enrollment process

Your registration is complete.

Get Ready to Enroll for Your Benefits.

LAUNCH YOUR ENROLLMENT

When you log in you'll see a welcome screen. (fig. 1)

Click on *Pending Open Enrollment (or other) Event*.

Begin on *Step 1* of the enrollment flow.

Follow the prompts in each step.

An indicator shows your progress per step.

STEP 1 — PERSONAL INFORMATION (fig. 2)

1.1 Review your information (automatically populated).

1.2 Click the *EDIT* button to make changes.

— CLICK *NEXT* WHEN FINISHED —

NOTE

If inaccurate data is not editable, contact Human Resources (HR).

USER TIPS

Your progress is saved anytime you click *NEXT* or *SAVE*.

You can log in later to finish your enrollment.

Click *PREVIOUS* to review elections or make changes.

Make sure to finish your enrollment.

Elections are **NOT** recorded in the system **UNTIL** you save and accept them (see Step 6) and get confirmation. (fig. 10)



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.

NOTE

Remember to log out of the enrollment site in the upper left corner when finished with your enrollment.

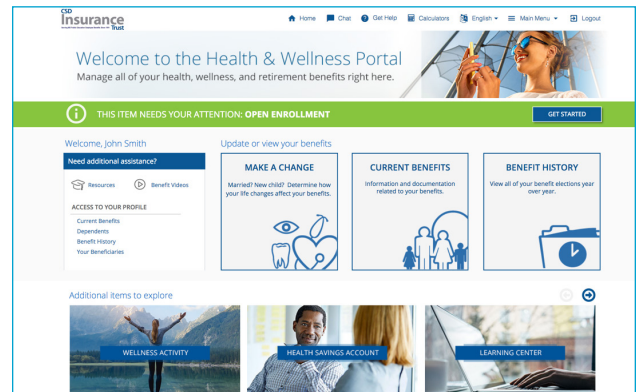


figure 1

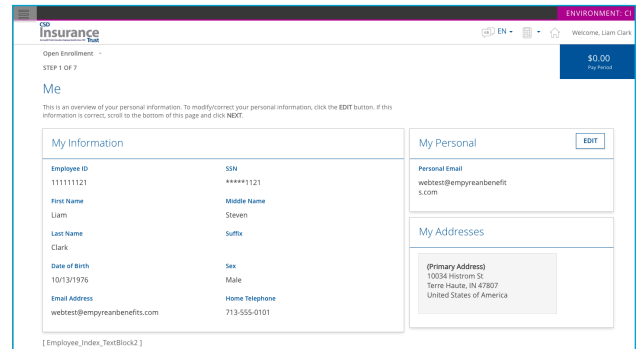


figure 2

7 Steps to Enroll

STEP 2 — MY FAMILY (fig. 3)

- 2.1 To add Spouse and/or Child(ren), Click ADD DEPENDENT.
- 2.2 Upload required document (see [add location] for list of approved Dependent Verification Documents)
- 2.3 Click the [pencil icon](#) to make changes.

— CLICK [NEXT](#) WHEN FINISHED —

NOTE

If proof of a dependent's relationship to you is required, *PENDING* appears in the *Verification Status* column.

STEP 3 — SELECT YOUR BENEFIT PLANS (fig. 4)

- 3.1 Select a benefit from the left menu (Medical, Dental, etc.)
- 3.2 Review details to the right (Plan Selected, Cost Per Pay Period, etc.)

To make a change for example...

- 3.3 Select [Medical](#), click [CHANGE](#) to see options.
- 3.4 Click the [ELECT](#) button on the plan you want.

— CLICK [NEXT](#) WHEN FINISHED —

NOTE

Plans provided by your employer at no cost to you, will not have a [CHANGE](#) button, ...enrollment is automatic.

STEP 3 — COVERED DEPENDENTS

- 3.5 Click the [checkbox](#) to select eligible dependents to cover. (fig. 5)

— CLICK [NEXT](#) WHEN FINISHED —

NOTE

A previously eligible dependent that appears in *Step 2* may not appear here, (for example, if they aged out). Otherwise, to add a dependent click on *Previous* and revisit *Step 2* in this guide.

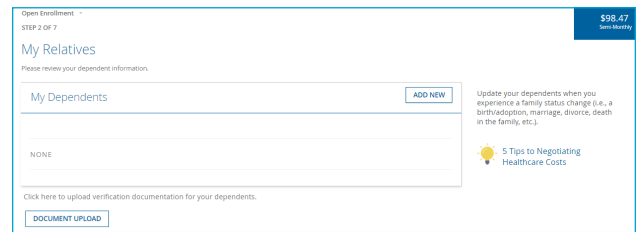


figure 3

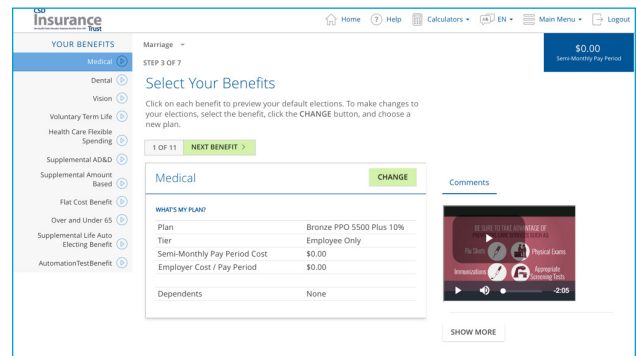


figure 4

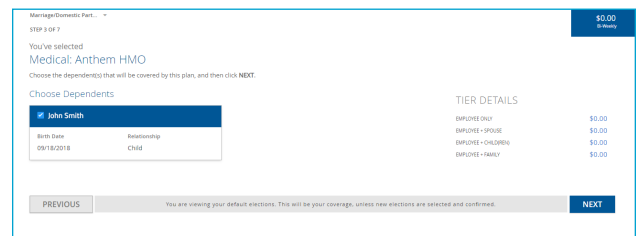


figure 5

STEP 3 — REVIEW YOUR SELECTED PLAN (fig. 6)

- 3.6 The plan you selected appears showing the cost per payperiod for your coverage level (per dependents covered).
- 3.7 Review your selection. If it impacts other benefits, an alert (in the shaded box) will explain. (fig. 6)
- 3.8 Click the arrow on the corner to see cost details.

— CLICK **NEXT** WHEN FINISHED —

STEP 3 — CONTINUE SELECTING BENEFITS

- 3.9 Click **NEXT BENEFIT** or another benefit (*Dental, Vision, etc.*) to select or update a plan.
- 3.10 Repeat until all available benefits are selected or waived.

— CLICK **NEXT** WHEN FINISHED —

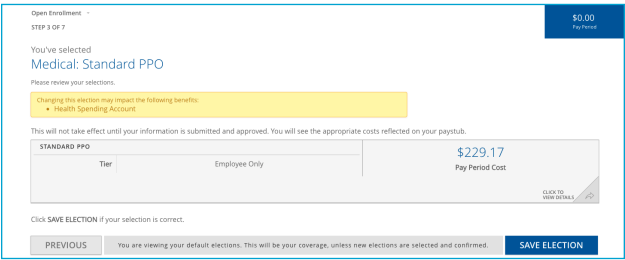


figure 6

STEP 4 — REVIEW BENEFICIARY ALLOCATION (fig. 7)

- 4.1 Review, update or change designated beneficiaries.
- 4.2 Click ADD NEW BENEFICIARY to add one.
 - a. Click on the *pencil icon* to edit data.
 - b. To delete a beneficiary, click on the *X icon*.
 - c. Click on *CHANGE ALLOCATION* to change allocations.

— CLICK **NEXT** WHEN FINISHED —

NOTE

- A red warning sign / flag and message appears if:
- A (required) beneficiary is not designated;
- You didn't allocate a portion to each beneficiary;
- Less than 100% is allocated to primary beneficiary/ies.

Follow message prompts.

STEP 5 — EVIDENCE OF INSURABILITY (EOI) AND DEPENDENT VERIFICATION (fig. 8)

- 5.1 If applicable, complete/provide EOI,
...and / or verify eligibility for any dependent added for
coverage by uploading required document
- 5.2 A green check mark means additional verification is not
required at this time.

— CLICK **NEXT** WHEN FINISHED —

NOTE

A red warning sign and message box will indicate pending actions.
Follow message prompts to fulfill them.
If you continue enrolling without completing the pending actions,
certain coverage may not fully apply until they are met.

Open Enrollment - STEP 4 OF 7 \$208.33 Total Monthly Pay/Prebid

Review Beneficiary Allocation

Please review your beneficiary information. Ensure the people that are most important to you are provided with the coverage they need and made beneficiaries of your benefits.

My Beneficiaries ADD NEW BENEFICIARY

Beneficiaries can be one or more individuals or organizations, such as a charity or trust. It is important to update your beneficiary designations whenever you experience a family status change.

NONE

My Allocations

BASIC TERM LIFE CHANGE ALLOCATION

You currently have no beneficiaries for this benefit.

BASIC ADDO CHANGE ALLOCATION

You currently have no beneficiaries for this benefit.
[Beneficiary_EventBeneficiaryAllocation_TextBlock2]

figure 7

Open Enrollment - STEP 5 OF 7 \$208.33 Total Monthly Pay/Prebid

Verification

At this time, we will review the requirements of your elections to ensure no additional action is needed on your part. If there are no issues, click **NEXT** to confirm your elections.

Voya EOI
Voya EOI link to

Election Validation

☒ There are no issues with your elections.

Dependent Verification

☒ None of your elections require dependent verification.

[Verify_Index_TextBlock2]

PREVIOUS Your Elections have not been confirmed. Continue to get a confirmation number and finalize your elections. NEXT

figure 8

STEP 6 — FINAL REVIEW (fig. 9)

- 6.1 Carefully review cost summary, benefit elections, and dependent data for accuracy.

NOTE

Total costs will not match approved costs in the first four columns if:

- A part of additional life insurance is pending EOI, ...and/or
- Proof (as required) of a dependent's relationship to you has not been provided.

- 6.2 Click the *pencil icon* or *EDIT* button to make changes.

— CLICK **SAVE ELECTIONS** WHEN FINISHED —

One last pop-up message appears...

- 6.3 To continue reviewing or updating click on *DENY* ...or
To confirm your enrollment click *ACCEPT*.

NOTE

When you click *ACCEPT*, updates are recorded into the system and ready to go into effect when annual enrollment closes.

If you do not click *ACCEPT*, pending updates will not take effect

STEP 7 — CONFIRMATION (fig. 10)

- 7.1 Review the final confirmation summary and use the confirmation number for future reference.
- 7.2 To print for your records, click *PRINT STATEMENT*, ...or
To print later, login and click *Review Your Benefits History*.

— LOG OUT WHEN FINISHED —

Return to manage your benefits whenever you need.

	SEMI-MONTHLY PAY PERIOD COST (SELECTED)	ANNUAL COST (SELECTED)	SEMI-MONTHLY PAY PERIOD COST (APPROVED)	ANNUAL COST (APPROVED)
CREDITS	\$0.00	\$0.00	\$0.00	\$0.00
EMPLOYEE PRE-TAX AMOUNT	\$125.00	\$3,000.00	\$125.00	\$3,000.00
EMPLOYEE POST-TAX AMOUNT	\$83.33	\$2,000.00	\$83.33	\$2,000.00
TOTAL COST OF BENEFITS	\$208.33	\$5,000.00	\$208.33	\$5,000.00

Your Benefit Selections

Medical	\$229.17
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figure 9

Confirmation

Congratulations! Your benefit elections are confirmed and a confirmation number has been generated. Please print a copy of this summary for your records.

Liam Clark

Confirmation Number: #3191

PRINT STATEMENT

OPEN ENROLLMENT

	SEMI-MONTHLY PAY PERIOD COST (SELECTED)	ANNUAL COST (SELECTED)	SEMI-MONTHLY PAY PERIOD COST (APPROVED)	ANNUAL COST (APPROVED)
CREDITS	\$0.00	\$0.00	\$0.00	\$0.00
EMPLOYEE PRE-TAX AMOUNT	\$125.00	\$3,000.00	\$125.00	\$3,000.00
EMPLOYEE POST-TAX AMOUNT	\$83.33	\$2,000.00	\$83.33	\$2,000.00
TOTAL COST OF BENEFITS	\$208.33	\$5,000.00	\$208.33	\$5,000.00

Your Benefit Selections

Medical	\$229.17
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Effective Date: 2017-08-07
Tier: Employee Only

figure 10

Congrats! You're enrolled.

If you have any questions, you may contact the Benefits Service Center
at 1-833-269-2142 from 7:00 AM to 7:00 PM CT, Monday through Friday.