



# **YOUR 2025-2026 BENEFITS**

**Hazelwood School District**

# WELCOME TO YOUR BENEFITS

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## Understanding your benefit options

We understand the important role that benefits play for you and your family. **Most benefits renew on October 1 (unless otherwise noted) and continue through September 30.** You have an opportunity to make changes to your benefits package as a new hire and during Open Enrollment in August to ensure you and your family have the right coverage.

This benefits guide is an important tool to help you get familiarized with your benefit options. It provides useful tips, tools and resources to help you think through your options and make decisions. As you prepare to enroll:

- Consider your benefit coverage needs for the upcoming year.
- Consider other available coverage.
- Gather information you'll need. If you are covering dependents, you will need their dates of birth and Social Security numbers.

Getting the most value from your benefits depends on how well you understand the plans and how you choose to use them. Be sure to read this entire guide for important information about your benefit options.



# STEPS TO ENROLL



Go to [compass.emyreanbenefits.com/CSDTRUST](https://compass.emyreanbenefits.com/CSDTRUST) or download the EmpyreanGO 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 EmpyreanGO 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!

# BENEFIT BASICS

Your 2025-2026 benefits are effective October 1 through September 30 (unless otherwise noted).

## Covering yourself and your family

You are eligible for benefits if you work at least 30 hours per week. Benefits are effective on the first day of hire. If your employment ends, your benefits will terminate at the end of the month following your last day of employment. The following dependents are also eligible:

- Your legal spouse
- Your children up to age 26\*

You may be asked to provide documentation to verify eligibility for each family member you cover.

\*Age limits may vary by coverage. Please refer to your district plan document or carrier to confirm dependent age limits.

## Making changes during the plan year

Generally, you may only make or change your existing benefit elections as a new hire or during the annual Open Enrollment period. However, you may change your benefit elections during the year if 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 by the employee or dependent
- Eligibility for Medicare or Medicaid

Depending on the type of event, you may need to provide proof of the event, such as a marriage license. If you do not make the changes within 31 days of the qualified event, you have to wait until the next Open Enrollment period to make changes (unless you experience another qualified life event).

## When your benefit plans reset

Your annual deductible and out-of-pocket maximums for your medical plan reset at the beginning of the plan year on October 1, 2025. The deductibles and annual maximums for the dental and vision plans reset at the beginning of the calendar year on January 1, 2026.

## ELECT YOUR BENEFITS WITHIN 31 DAYS

You have 31 days from your date of hire or a qualified life event to make changes to your coverage.



## ENROLL ONLINE

Enroll in your benefits at [compass.empyreanbenefits.com/CSDTRUST](https://compass.empyreanbenefits.com/CSDTRUST) or scan the QR code to download the EmpyreanGO mobile app. If you have any questions, contact the Benefits Service Center at 833-269-2142.

For Android



For iOS



# MEDICAL PLAN OVERVIEW

We offer a choice of three medical plans through Anthem. All medical plan options include coverage for prescription drugs. To select the plan that best suits your family, you should consider the key differences between the plans, the cost of coverage (including payroll deductions) and how the plan covers services throughout the year.

## Understanding how your plan works

YOUR DEDUCTIBLE	YOUR COVERAGE OPTIONS
<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% (no cost to you), 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 HRA plans</b>, you will pay your portion of the annual deductible first and the HRA will pay the remaining portion of your full annual deductible. 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.</p> <p>Under the <b>Premium HRA plans</b>, once your deductible is met, you are covered in full for the remainder of the plan year (excluding copays), unless you go to an out-of-network provider or facility.</p> <p>Under the <b>Standard HRA plans</b>, you will pay your portion of the annual deductible first and the HRA will pay the remaining portion of your full annual deductible. Once you have reached the out-of-pocket maximum, you are covered in full for the remaining plan year.</p>

## Making the most of your plan

Getting the most out of your plan also depends on how well you understand it. Keep these important tips in mind when you use your plan:

- **In-network providers and pharmacies:** You always pay less if you see a provider within the medical and pharmacy network.
- **Out-of-Network Balance Billing:** Out-of-network balance billing is when an out-of-network provider bills a patient for the difference between what the health plan agreed to pay and the full amount charged to the plan for a service. A member could be responsible for their out-of-network out-of-pocket max in addition to the balance billed amount.
- **Preventive care:** In-network preventive care is covered at 100% (no cost to you). Preventive care is often received during an annual physical exam and includes immunizations, lab tests, screenings and other services intended to prevent illness or detect problems before you notice any symptoms.
- **Pharmacy coverage:** Medications are placed in categories based on drug cost, safety and effectiveness. These tiers also affect your coverage:
  - **Generic** – A drug that offers equivalent uses, doses, strength, quality and performance as a brand-name drug, but is not trademarked.
  - **Brand preferred** – A drug with a patent and trademark name that is considered “preferred” because it is appropriate to use for medical purposes and is usually less expensive than other brand-name options.
  - **Brand non-preferred** – A drug with a patent and trademark name. This type of drug is “not preferred” and is usually more expensive than alternative generic and preferred brand drugs.
  - **Specialty** – A drug that requires special handling, administration or monitoring. Most can only be filled by a specialty pharmacy and have additional required approvals.
- **Mail order pharmacy:** If you take a maintenance medication on an ongoing basis for a condition like high cholesterol or high blood pressure, you can use the mail order pharmacy to save on a 90-day supply of your medication.

# MEDICAL PLAN

PLAN PROVISIONS	NEW Premium HRA Plan \$2,000 Blue Access Choice Network		Standard HRA Plan \$3,000 Blue Access Choice Network	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Deductible - Individual **</b>	\$3,500	\$4,000	\$3,500	\$4,000
<b>Deductible - Family **</b>	\$7,000	\$8,000	\$7,000	\$8,000
<b>Out-of-Pocket Maximum - Individual*</b>	\$3,500 + Copays	\$7,000 + Copays	\$5,000 + Copays	\$9,500 + Copays
<b>Out-of-Pocket Maximum - Family*</b>	\$7,000 + Copays	\$14,000 + Copays	\$10,000 + Copays	\$19,000 + Copays
<b>HRA Contribution (Pays 2nd)</b>	\$1,500 Individual / \$3,000 Family		\$500 Individual / \$1,000 Family	
	<b>Amount you pay (you must meet your deductible before the coinsurance applies)</b>			
<b>Primary Care Physician Office Visit</b>	\$25 Copay	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Specialist Care Physician Office Visit</b>	\$45 Copay	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Preventive Care</b>	No Charge	20% Coinsurance	No Charge	40% Coinsurance
<b>Urgent Care</b>	\$75 Copay	0% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Emergency Room</b>	\$300 Copay	\$300 Copay	20% Coinsurance	20% Coinsurance
<b>Diagnostic Test and Imaging</b>	0% Coinsurance	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Chiropractic (limit of 26 services per plan year)</b>	\$45 Copay	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Rehabilitation Services</b>	0% Coinsurance	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Acupuncture</b>	Not covered	Not covered	Not covered	Not covered
<b>Durable Medical Equipment</b>	0% Coinsurance	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Hospice Services</b>	0% Coinsurance	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Inpatient Stay</b>	0% Coinsurance	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Outpatient Surgery</b>	0% Coinsurance	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Mental Health and Substance Abuse</b>	0% Coinsurance	20% Coinsurance	20% Coinsurance	40% Coinsurance
<b>Pharmacy</b>	<b>Amount you pay (you must meet your deductible before the coinsurance applies)</b>			
<b>Retail</b>				
<b>Tier 1 - Generic Drugs</b>	\$10 Copay	50% Coinsurance	\$10 Copay	50% Coinsurance
<b>Tier 2 - Brand Preferred Drugs</b>	\$35 Copay	50% Coinsurance	\$25 Copay	50% Coinsurance
<b>Tier 3 - Brand Non-Preferred Drugs</b>	\$75 Copay	50% Coinsurance	\$75 Copay	50% Coinsurance
<b>Mail Order</b>				
<b>Tier 1 - Generic Drugs</b>	\$15 Copay	Not covered	\$25 Copay	Not covered
<b>Tier 2 - Brand Preferred Drugs</b>	\$70 Copay	Not covered	\$62 Copay	Not covered
<b>Tier 3 - Brand Non-Preferred Drugs</b>	\$150 Copay	Not covered	\$187 Copay	Not covered

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

\*\*You pay your portion of the Annual Deductible first, then the HRA pays the remaining amount to meet the full in-network deductible.

# MEDICAL PLAN (cont'd)

PLAN PROVISIONS	HSA Plan \$4,000 HSA Blue Access Choice Network	
	IN-NETWORK	OUT-OF-NETWORK
<b>HSA District Contribution</b>	\$500 Individual / \$1,000 Family	
<b>Deductible - Individual</b>	\$4,000	\$8,000
<b>Deductible - Family</b>	\$8,000	\$16,000
<b>Out-of-Pocket Maximum - Individual*</b>	\$5,000	\$10,000
<b>Out-of-Pocket Maximum - Family*</b>	\$10,000	\$20,000
<b>Amount you pay (you must meet your deductible before the coinsurance applies)</b>		
<b>Primary Care Physician Office Visit</b>	0% Coinsurance	20% Coinsurance
<b>Specialist Care Physician Office Visit</b>	0% Coinsurance	20% Coinsurance
<b>Preventive Care</b>	No charge	20% Coinsurance
<b>Urgent Care</b>	0% Coinsurance	20% Coinsurance
<b>Emergency Room</b>	0% Coinsurance	20% Coinsurance
<b>Diagnostic Test and Imaging</b>	0% Coinsurance	20% Coinsurance
<b>Chiropractic (limit of 26 services per plan year)</b>	0% Coinsurance	20% Coinsurance
<b>Rehabilitation Services</b>	0% Coinsurance	20% Coinsurance
<b>Acupuncture</b>	Not Covered	Not Covered
<b>Durable Medical Equipment</b>	0% Coinsurance	20% Coinsurance
<b>Hospice Services</b>	0% Coinsurance	20% Coinsurance
<b>Inpatient Stay</b>	0% Coinsurance	20% Coinsurance
<b>Outpatient Surgery</b>	0% Coinsurance	20% Coinsurance
<b>Mental Health and Substance Abuse</b>	0% Coinsurance	20% Coinsurance
<b>Pharmacy</b>		
<b>Amount you pay (you must meet your deductible before the coinsurance applies)</b>		
<b>Retail</b>		
<b>Tier 1 - Generic Drugs</b>	\$10 Copay	50% Coinsurance
<b>Tier 2 - Brand Preferred Drugs</b>	\$30 Copay	50% Coinsurance
<b>Tier 3 - Brand Non-Preferred Drugs</b>	\$50 Copay	50% Coinsurance
<b>Mail Order</b>		
<b>Tier 1 - Generic Drugs</b>	\$25 Copay	Not Covered
<b>Tier 2 - Brand Preferred Drugs</b>	\$75 Copay	Not Covered
<b>Tier 3 - Brand Non-Preferred Drugs</b>	\$125 Copay	Not Covered

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

# HEALTH REIMBURSEMENT ARRANGEMENT

A Health Reimbursement Arrangement (HRA) is an account the district funds that you can use to pay for qualified health care expenses.

## It helps you pay for medical expenses

If you are enrolled in an HRA plan, you will pay the first part of the annual deductible and the HRA will automatically pay the remaining portion of your annual deductible.



## HOW THE HRA WORKS

- For services with a copay listed, you pay the copay amount, and then the rest of the services are covered and are not subject to the deductible.
- You will pay your portion of the Annual Deductible first, then the HRA will automatically cover claims until you reach your deductible and/or out-of-pocket maximum.

## ANTHEM NETWORKS:

### Blue Access Choice

To find out if your doctor or facility is in-network go to [anthem.com](https://www.anthem.com), use your Sydney Health App or call the Anthem Customer Service number on the back of your ID Card.

# SAVINGS AND REIMBURSEMENT ACCOUNTS

We offer the Premium Plans with a Health Reimbursement Arrangement (HRA). This is a reimbursement arrangement only. You cannot contribute to this account; it is funded and owned exclusively by the district.

Flexible Spending Accounts enable you to pay for eligible expenses **tax-free**.

- **Health Savings Account (HSA)** – Available to those enrolled in the HSA Plan as long as you are not enrolled in any other health coverage or Medicare, or claimed as a dependent on someone else’s tax return.
- **Health Care Flexible Spending Account (FSA)** – If you are not enrolled in an HSA plan you can use this account for medical, pharmacy, dental, vision and approved over-the-counter expenses.
- **Dependent Care FSA** – Use for eligible childcare expenses for dependents under age 13 or elder care.

COMPARISON OF ACCOUNTS	HSA	HRA	FSA
<b>Does the district contribute?</b> <i>Amount for full-year</i>	✓ \$500 Individual / \$1,000 Family	Varies by plan	X
<b>Can I contribute my own savings?</b>	✓	X	✓
<b>Is there an IRS maximum annual contribution?</b>	✓ Employee: \$4,300 / Family: \$8,550 Those 55 and older can contribute an additional \$1,000 annually	X	✓ Health Care: \$3,300 Dependent Care: \$5,000
<b>Will my savings roll over each year?</b>	✓	X	Up to \$660 for Health Care FSA Up to \$660 for Dependent Care FSA
<b>Are the savings tax-free?</b> <i>In most states</i>	✓	✓	✓
<b>Do I keep the money if I leave the district?</b>	✓	X Option to continue through COBRA	X Option to continue Health Care only through COBRA
<b>Plan year for contributions</b>	Effective October 1 to September 30	Effective October 1 to September 30	Effective October 1 to September 30

\*Savings must be over a certain limit to begin accruing interest.

# ANTHEM – NEW FSA ACCOUNT ADMINISTRATOR

## **FSA Administration Change:**

We are excited to announce that starting 10/01/25, we will be transitioning our Flexible Spending Account (FSA) administration to a new vendor, Anthem. This change is designed to enhance your experience with improved services, easier account management, and better support.

## **What This Means for You:**

**Account Access:** Your new 2025-26 Plan Year FSA Elections will be migrated to Anthem.

**Plan Details:** You will need to log into Empyrean/Compass site during Open Enrollment and make annual FSA election. (FSA elections do not rollover from year to year.)

**Access your Account:** You will receive login instructions and your new FSA Debit Card from Anthem in September 2025.

**Manage your Account:** at [anthem.com](https://www.anthem.com) or use your Sydney Health App.

## **Important Dates:**

**08/11/2025 – 08/25/2025:** Open Enrollment time to make your new elections.

**10/01/2025:** New account portal goes live with your new elections.

**12/31/2025:** Last day to use your current FSA funds held at HSA Bank.

We understand that transitions can raise questions. Please keep an eye out for upcoming emails and resources to guide you through the process.



# MEDICAL PLAN RESOURCES

Anthem is available to help manage your health care with a team of professionals dedicated to being your advocate and helping you make the best use of your medical plan.

## 24/7 NurseLine

Get instant access to registered nurses who can answer questions, provide guidance and help you access the health resources available to you. Need health care right away? A nurse can help you decide where to go if your doctor isn't available. Going to the right place can save you time and money. Call 800-337-4770 to connect with 24/7 NurseLine today.

## LiveHealth Online

Using LiveHealth Online, you have access to private and secure virtual visits with a board-certified doctor 24/7 on your smartphone, tablet or computer. It's a quick and easy way to get the care you need with no appointments or long wait times – all for less than most other treatment options. When your doctor isn't available, use LiveHealth Online if you have pinkeye, a cold, the flu, a fever, allergies, a sinus infection or other common health conditions. A doctor can assess your condition, provide a treatment plan and even send a prescription to your pharmacy, if needed. To sign up, visit [livehealthonline.com](https://livehealthonline.com). You can also download the free LiveHealth Online app on the App Store or Google Play.

## ConditionCare

Use ConditionCare to get the care support you need for chronic conditions and manage expenses associated with asthma, diabetes, chronic obstructive pulmonary disease, coronary artery disease and heart failure. Call 866-962-1069 to connect with 24/7 ConditionCare today.

## Building Healthy Families

Through Building Healthy Families, parents-to-be can receive special support and education, including 24/7 registered nurse access, that promotes healthy pregnancies, deliveries and babies. You can connect with Building Healthy Families by visiting [anthem.com](https://anthem.com). Then find "Featured Programs" at the bottom of the homepage. Select "View All" and then choose the "Building Healthy Families" tile.

## ComplexCare

Get the help you need for complex medical conditions or surgeries, including understanding treatment plans, medications and how to access special health care providers and community resources. Call 866-962-1069 to connect 24/7 with ComplexCare today.

## Learn to Live

Your emotional health is an important part of your overall health. Learn to Live offers proven online programs and personalized one-on-one coaching for stress, depression, social anxiety, sleep issues and substance use. To get started, log in to [anthem.com](https://anthem.com), go to "My Health Dashboard", choose "Programs", and select "Emotional Wellbeing Resources".

## MORE INFORMATION ONLINE

Find everything you need to know about your Anthem benefits – personalized and all in one place.

- Find care and check costs
- See claims
- Check all benefits
- View and use digital ID cards
- Interactive chat feature to get answers quickly

Scan the QR code to download Anthem's Sydney App. You can also visit [anthem.com](https://anthem.com).



## YOU MAY RECEIVE A CALL

To ensure access to these valuable resources when you need them, Anthem may need to call you to check in with you. These calls are always confidential. You can always learn more by calling the helplines for each of Anthem's services:

- **24/7 NurseLine:** 800-337-4770
- **ConditionCare or ComplexCare:** 866-962-1069

# DENTAL PLAN

Regular dental care is an important part of caring for your overall health. You have a choice of two dental plans through Delta Dental of Missouri.

PLAN PROVISIONS	Standard Plan			PPO High Plan		
	PPO NETWORK	PREMIER NETWORK	OUT-OF-NETWORK	PPO NETWORK	PREMIER NETWORK	OUT-OF-NETWORK
<b>Deductible</b>	N/A	N/A	N/A	\$25	\$25	\$25
<b>Per Visit Copay</b>	\$10	\$10	\$10	N/A	N/A	N/A
<b>Annual Benefit Maximum</b>	\$1,000	\$1,000	\$1,000	\$1,500	\$1,500	\$1,500
<b>Orthodontic Lifetime Maximum</b>	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
<b>Amount you pay (you must meet your deductible before the coinsurance applies)</b>						
<b>Diagnostic and Preventive</b>	No charge	No charge	90%	No charge	No charge	No charge
<b>Basic Services</b>	20%	30%	90%	10%	20%	20%
<b>Major Services</b>	50%	60%	90%	40%	50%	50%
<b>Orthodontia Services</b>	50%	50%	90%	50%	50%	50%
<b>Adult and Child Orthodontia</b>	All Eligible participants, excluding dependent children over age 19			Dependent children under age 19		

## 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 out-of-network dental providers, 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](http://deltadentalmo.com) and click on "Find a Provider."

## Late enrollment penalty

If you are not enrolled in the dental plan when you are first eligible, your benefits are limited to the services listed under Diagnostic and Preventive during the first 12 months of your coverage. Dependents enrolled prior to their third birthday are not subject to the late entrant penalty.

### VIRTUAL VISITS TELEDENTISTRY

Virtual Visits delivered by [TeleDentistry.com](http://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](http://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](#).

# VISION PLAN

Getting your eyes checked every year can help maintain your vision and identify the early signs of certain health conditions. You have access to a vision plan through Anthem.

PLAN PROVISIONS	BLUE VIEW VISION NETWORK
<b>Exam</b> (Every 12 months)	\$10 copay
<b>Frames</b> (Every 24 months)	Plan covers up to \$150
<b>Lenses</b> (Every 12 months)	\$10 copay; Plan covers up to \$150
<b>Contacts</b> (Every 12 months)	Plan covers up to \$150
<b>Medically necessary contact lenses</b> (Non-elective lenses are provided for reasons that are not cosmetic in nature)	Covered in full

Your Anthem Medical ID card includes your vision plan, no separate ID card needed for your vision coverage.



# LIFE INSURANCE AND DISABILITY

## Life and AD&D Insurance

Life insurance is an important part of your financial wellbeing, especially if others depend on you for support. We provide basic life and Accidental Death and Dismemberment (AD&D) insurance through Lincoln Financial for employees and offer voluntary insurance options for employees and their dependents.

### Basic Life and AD&D Insurance

The district provides basic life and AD&D insurance of \$20,000 to \$50,000 (amount depends on your job classification) to all eligible employees at no cost. Coverage is automatic; you do not need to enroll.

### Voluntary Life and AD&D Insurance

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.

For amounts over the Guarantee Issue amount, you will typically need to complete the Evidence of Insurability form. A link to the form is provided on the enrollment site.

VOLUNTARY LIFE AND AD&D INSURANCE FOR YOU	VOLUNTARY LIFE AND AD&D INSURANCE FOR YOUR ELIGIBLE DEPENDENTS	
Employee	Spouse	Child(ren)
<ul style="list-style-type: none"> <li>▪ Increments of \$10,000</li> <li>▪ Up to a maximum issue amount of 5 times salary up to \$500,000</li> <li>▪ Guarantee issue of \$300,000</li> </ul>	<ul style="list-style-type: none"> <li>▪ Increments of \$10,000</li> <li>▪ Up to a maximum of \$50,000</li> <li>▪ Guarantee issue is \$50,000</li> </ul>	<ul style="list-style-type: none"> <li>▪ Option of either \$5,000 per child or \$10,000 per child</li> <li>▪ Coverage is guarantee issue if enrolled within 31 days of becoming eligible for coverage</li> <li>▪ Child Life does not include AD&amp;D insurance</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 of purchasing disability coverage through Lincoln Financial as shown below.

COVERAGE	BENEFITS
Short-Term Disability	<ul style="list-style-type: none"> <li>▪ 60% of your weekly pay, up to \$1,000 per week for the first 13 weeks of a disability.</li> </ul>
Long-Term Disability	<ul style="list-style-type: none"> <li>▪ 60% of your monthly pay, to a maximum of \$6,000 per month if you are disabled and are unable to work for more than 90 days.</li> <li>▪ Benefits are offset with other sources of income, such as Social Security and Workers' Compensation.</li> </ul>

# ADDITIONAL RESOURCES

## **EmployeeConnect: Employee Assistance Program**

With the Employee Assistance Program (EAP) through Guidance Resources, you have access to confidential assistance with nearly any personal matter you may be experiencing at no cost. You and your family have access to five free consultations with a licensed clinician per incident, individual and calendar year. Services include:

- **Legal Services:** Consultations for issues relating to civil, consumer, personal and family law, financial matters, business law, real estate, estate planning and more
- **Financial Services:** Budgeting, credit and financial guidance, retirement planning and assistance with tax issues
- **Childcare and Eldercare Assistance:** Needs assessment along with referrals to childcare and eldercare providers
- **Identity Theft Recovery Services:** Information on identity theft prevention, an identity theft emergency response kit and help if you are victimized
- **Daily Living Services:** Referrals to help with event planning, transportation services, pet services and more

Confidential assistance is available any time by calling 888-628-4824 or logging on to [guidanceresources.com](https://guidanceresources.com) (Username: LFGSupport, Password: LFGSupport1).

## **LifeKeys**

LifeKeys services from Lincoln Financial can be a useful resource to deal with the stresses of losing a loved one. LifeKeys services include:

- 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 10 in-person sessions for grief counseling, legal or financial information and unlimited phone counseling

Visit [guidanceresources.com](https://guidanceresources.com) (Web ID: LifeKeys) or call 855-891-3684.

## **TravelConnect**

TravelConnect® services offer help to make travel less stressful. TravelConnect provides services you can count on:

- 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) (Group ID: LFGTravel123) for more information.

## **Lincoln WellnessPATH**

Meeting your everyday financial goals is hard, especially when managing credit card debt, paying off student loans, saving for retirement or building a vacation fund. Get your financial life in order with help from Lincoln Financial. [Lincoln WellnessPATH](#) is an online tool that offers personalized action steps to help you manage your financial life.

Complete a quick quiz to receive a wellness score and steps for improving your score. Whether you want to create a budget, determine if you have enough life insurance or plan your savings for your dream vacation, you can do it using [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 [Lincoln WellnessPath online](#) to get started.

# ADDITIONAL RESOURCES (cont'd)

## NEW for the 2025-2026 Plan Year: COLOR HEALTH

Color Health focuses on prevention and early detection which means a more treatable stage. Color Health brings screenings to members for convenience.

- At-home screenings for certain cancers (colorectal, cervical and prostate cancers)
- At-home genetic testing for high-risk individuals
- Color Health can schedule in-person, in-network screening on your behalf

Visit [color.com/csd](https://color.com/csd) to take a 5-minute assessment for Color to help understand your screenings needs.

## 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. To enroll in Sword Health, visit, [www.swordhealth.com](https://www.swordhealth.com). For any enrollment questions, you can call 888-492-1860 or email [help@swordhealth.com](mailto:help@swordhealth.com).

## Noom Weight

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. Please note that Noom will be replacing Wondr Health as of October 1, 2025. To enroll in Noom, please visit [go.noom.com/csdtrust](https://go.noom.com/csdtrust). For any enrollment questions, you can also email [partnersupport@noom.com](mailto:partnersupport@noom.com).

## Virta Health

Virta is a leading telehealth provider clinically proven to reverse type 2 diabetes. Reversal is possible through nutritional therapy and fully virtual, provider-led medical group.

To enroll, [virtahealth.com/join/csd](https://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.

## Anthem Cancer Care Navigators

Anthem's Cancer Care Navigators help manage a member's care, so the member can focus on well-being. The Navigators are health educators specially trained to understand your diagnosis and unique needs. They can:

- Coordinate care and act as a single point of contact.
- Support both your emotional and physical health.
- Connect members and loved ones to community resources.
- Answer questions about treatment, medication, side effects, as well as Anthem benefits.
- Help prevent unnecessary procedures, tests, and emergency room or hospital visits.

Log in to [anthem.com](https://anthem.com) to get started with get connected with Cancer Care Navigators.

## Oshi Health

Oshi Health is a virtual GI center of Excellence providing care across the full spectrum of GI needs. Multidisciplinary team of medical, dietary, and behavioral health specialists work with members. Symptom control within 4 months with dramatic improvements in quality of life and significant reductions in Emergency Room visits.

### MORE INFORMATION ONLINE

My Health Check-in is a short assessment to provide customized recommendations about ways to improve your health. Complete the assessment through the Sydney Health app or [anthem.com](https://anthem.com).



# VOLUNTARY BENEFITS

## Accident Insurance

Accident Insurance provides benefits to help cover the costs associated with unexpected bills due to covered accidents, regardless of any other insurance you have. If you purchase coverage and are hurt in a covered accident, you will receive a cash benefit for covered injuries that you may spend as you like.

### Examples of covered injuries:

- Broken bones
- Burns
- Torn ligaments
- Cuts repaired by stitches
- Eye injuries
- Ruptured discs
- Concussion

## Hospital Indemnity Insurance

Hospital Indemnity Insurance provides a fixed lump-sum payment that can help you cover expenses not covered by insurance while you, your spouse and/or dependents are in the hospital. The plan provides a daily payment for each day you are hospitalized.

## Critical Illness Insurance

Critical Illness Insurance provides cash to help pay for both medical expenses not covered by your medical plan as well as day-to-day expenses that may start to add up — like rent, mortgage, car payments, etc. — while you are ill. With Critical Illness Insurance, if you are diagnosed with a covered illness, you get a lump-sum cash benefit, even if you receive other insurance benefits.

### Examples of covered illnesses:

- Cancer
- Heart attack
- Major organ failure
- End-stage renal (kidney) failure
- Coronary artery bypass graft surgery
- Stroke

To learn more about Critical Illness, Accident and Hospital Indemnity Insurance, visit [lincolnfinancial.com](https://www.lincolnfinancial.com).

# CONTACT INFORMATION

PLAN	PROVIDER	PHONE NUMBER	WEBSITE
CSD Benefits	–	314-953-5079	<a href="mailto:benefits@hazelwoodschoools.org">benefits@hazelwoodschoools.org</a>
Medical	Anthem	855-272-4938	<a href="http://anthem.com">anthem.com</a>
Pharmacy	CarelonRX	833-219-4305	–
Health Reimbursement Arrangement (HRA)	Anthem	855-272-4938	<a href="http://anthem.com">anthem.com</a>
Health Saving Account (HSA)	Anthem HSA	833-578-4436	<a href="http://anthem.com">anthem.com</a>
Dental	Delta Dental of Missouri	800-335-8266	<a href="http://deltadentalmo.com">deltadentalmo.com</a>
Vision	Blue View Vision	866-723-0515	<a href="http://anthem.com">anthem.com</a>
Flexible Spending Account (FSA)	Anthem FSA	855-272-4938	<a href="http://anthem.com">anthem.com</a>
Life insurance	Lincoln Financial	800-790-7790	<a href="http://mylincolnportal.com">mylincolnportal.com</a>
Disability	Lincoln Financial	800-790-7790	<a href="http://mylincolnportal.com">mylincolnportal.com</a>
Voluntary Benefits	Lincoln Financial	800-423-2765	<a href="http://lincolnfinancial.com/public/individuals">lincolnfinancial.com/public/individuals</a>
Employee Assistance Program (EAP)	Personal Assistance Services	800-356-0845	<a href="http://paseap.com">paseap.com</a>
Weight Management	Noom	–	<a href="http://go.noom.com/csdtrust">go.noom.com/csdtrust</a>
Musculoskeletal	Sword Health	888-492-1860	<a href="http://swordhealth.com">swordhealth.com</a> <a href="mailto:help@swordhealth.com">help@swordhealth.com</a>
Diabetes Management	Virta	–	<a href="http://virtahealth.com/join/csd">virtahealth.com/join/csd</a>
Virtual Cancer Prevention	Color Health	–	<a href="http://color.com/csd">color.com/csd</a>
Digestive Health	Oshi Health	–	<a href="http://oshihealth.com/csdtrust">oshihealth.com/csdtrust</a>
Enrollment	Empyrean	833-269-2142	<a href="http://compass.emyreanbenefits.com/CSSTRUST">compass.emyreanbenefits.com/CSSTRUST</a>



**About this Guide:** 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.