

Open Enrollment 2025-26

Wright City R-11 School District

CSD
Insurance
Serving MO Public Education Employee Benefits Since 1991 Trust



Our Benefit Plans cont.

- Annual Enrollment for coverage from October 1, 2025 through September 30, 2026
- As you prepare to participate in our Annual Enrollment period from August 11 to August 25;
 - Consider your benefit coverage needs for the upcoming year
 - Consider other available coverage
 - If you are covering dependents, you will need their dates of birth, birth certificates and social security numbers

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

EXAMPLES of Qualified Life events:

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

Benefit Costs

BENEFIT	How the cost is shared	Tax treatment of the payroll deduction
Medical and Pharmacy	The District and You	Pre-tax
Dental	You	Pre-tax
Vision	You	Pre-tax
Basic Life and Accidental Death & Dismemberment (AD&D) Insurance	You	After-tax
Voluntary Life and Accidental Death & Dismemberment (AD&D) Insurance	You	After-tax
Short-term Disability	You	After-tax
Long-term Disability	You	After-tax
Flexible Spending Accounts	You	Pre-tax

How the HRA Works - EXAMPLE

You pay your portion of the deductible first

The HRA will pay the remaining portion of the deductible

\$3,500 Individual / \$7,000 Family deductible

The Premium plan has an HRA that the District funds on your behalf. Once you reach the annual deductible, you're responsible for the coinsurance or cost sharing with the plan until you reach the out-of-pocket maximum. Copays are excluded from the HRA and do not count towards your deductible.

Your Medical/RX Benefits

PLAN PROVISIONS	Premium HRA Plan \$1,500 Corridor	Premium HRA Plan \$3,000 Corridor
	In-Network	In-Network
Deductible – Individual	\$3,500	\$3,500
Deductible – Family	\$7,000	\$7,000
Out-of-Pocket Maximum – Individual*	\$3,500 + Copays	\$3,500 + Copays
Out-of-Pocket Maximum – Family*	\$7,000 + Copays	\$7,000 + Copays
Employee Corridor (pay 1st)**	\$1,500 individual \$3,000 family	\$3,000 individual \$6,000 family
HRA District Contribution (pays 2nd)**	\$2,000 Individual \$4,000 Family	\$500 individual \$1,000 family

Premium Plans:*The deductible counts toward the out-of-pocket maximum. Once the deductible is met, you are covered in full for the remainder of the year with the exception of copays and out-of-network services.

**The employee pays the first part of the deductible amount, then the HRA pays the remaining amount of the deductible until you meet the full annual deductible.

Your Medical/RX Benefits

PLAN PROVISIONS	Premium HRA Plan \$1,500 Corridor	Premium HRA Plan \$3,000 Corridor
	In-Network	In-Network
Preventive Services	No Charge	No Charge
Primary Care Office Visits	\$25 Copay	\$25 Copay
Specialist Care Office Visits	\$45 Copay	\$45 Copay
Urgent Care Visits	\$75 Copay	\$75 Copay
Emergency Room	\$300 Copay	\$300 Copay
Diagnostic Test & Imaging	0% Co-insurance	0% Co-insurance

Premium Plans: Once the annual deductible is met you are covered in full for the remaining plan year with the exception of copays & out-of-network services.

Your Medical/RX Benefits

PLAN PROVISIONS	Premium HRA Plan \$1,500 Corridor	Premium HRA Plan \$3,000 Corridor
	In-Network	In-Network
Retail Pharmacy		
Tier 1 – Generic Drugs	\$10 Copay	\$10 Copay
Tier 2 – Brand Preferred Drugs	\$35 Copay	\$35 Copay
Tier 3 – Brand Non-Preferred Drugs	\$75 Copay	\$75 Copay
Mail Order (90 - day supply)		
Tier 1 – Generic Drugs	\$15 Copay	\$15 Copay
Tier 2 – Brand Preferred Drugs	\$70 Copay	\$70 Copay
Tier 3 – Brand Non-Preferred Drugs	\$150 Copay	\$150 Copay

Premium Plans: Copays are in addition to the deductible and do not accumulate toward the out-of-pocket maximum.

Understanding the HSA Plan

In-Network Example	HSA \$3,300 Deductible Plan Blue Access Choice Network	
District HSA Contribution	Up to \$1,296 Annually	
Preventive Care	No Charge	No Charge
Employee (EE) Annual Deductible	\$3,300 (Single)	\$6,600 (Family)
Co-Insurance	0% after Annual Deductible	0% after Annual Deductible
Out-of-pocket Maximum	\$4,500 (Single)	\$9,000 Family
Prescription Co-pays	Rx after Annual Deductible up to \$1,200 (Single)	Rx after Annual Deductible up to \$2,400 (Family)
Retail Prescriptions Tier 1 – Generic Drugs Tier 2 – Brand Preferred Drugs Tier 3 – Brand Non-Preferred Drugs	In-Network \$10 copay \$30 copay \$50 copay	

In-Network: All expenses apply to the annual deductible. Once you reach the annual deductible, copays will apply for prescriptions up to an additional \$1,200 Sgl. / \$2,400 Fam. Then services are covered at 100%.

Understanding the HSA

- The biggest advantage of a Health Savings Account is the TRIPLE tax advantage.
 - Contributions to the HSA are pre-tax (and the District's contributions are non-taxable)
 - The money grows tax-free.
 - The funds you withdraw for qualified expenses is non-taxable.
- **The district contributes \$108.00 per month or up to \$1,296.00 per year for employees who enroll in the HSA plan**
- 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

Open your HSA with Anthem

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

Your Medical/RX Benefits – KIDZ Plan

In-Network Illustration	Anthem KIDZ Plan	
	1 Child	2 or more Children
Annual Deductible	\$1,000	\$3,000
Out-of-Pocket Maximum	\$4,000	\$12,000
Preventive Care	No Charge	
Primary Care Physician OV	20% Coinsurance*	
Specialist Care Physician OV	20% Coinsurance*	
Urgent Care	\$75 Copay**	
Emergency Room	20% Coinsurance*	
Retail Pharmacy	Retail Pharmacy	
Tier 1 – Generic	\$10 Copay**	
Tier 2 – Brand Preferred Drugs	\$25 Copay**	
Tier 3 – Brand Non-Preferred Drugs	\$45 Copay**	

All expenses apply to the annual deductible.

*Coinsurance applies once the deductible is met up to the out-of-pocket maximum

**Copays do apply towards the out-of-pocket maximum

YOUR VISION BENEFITS

You have access to a vision plan through Anthem

PLAN PROVISIONS	BLUE VIEW VISION NETWORK
Exam (Every 12 months)	\$10 copay
Frames (Every 24 months)	Plan covers up to \$150
Lenses (Every 12 months)	\$10 copay; Plan covers up to \$150
Contacts (Every 12 months)	Plan covers up to \$150
Medically necessary contact lenses (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.
You will not receive a separate ID card for vision.

Additional SAVINGS AND REIMBURSEMENT ACCOUNTS

New Vendor: Anthem FSA

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 other eligible over the counter expenses

Dependent Care FSA – Use for eligible childcare expenses for dependents under age 13 or elder care

Overview of Accounts	HealthCare FSA	Dependent Care FSA
Does the District Contribute?	NO	NO
You Contribute on per pay basis	YES	YES
Are Contributions taken on a pre-tax basis?	YES	YES
Is there an IRS maximum?	\$3,300	\$5,000 (per household)
Will my money rollover each year?	Up to \$660	NO
Are my contribution tax-free	YES	YES
Plan year for contributions	Oct. 1st thru Sept. 30	Oct. 1st thru Sept. 30

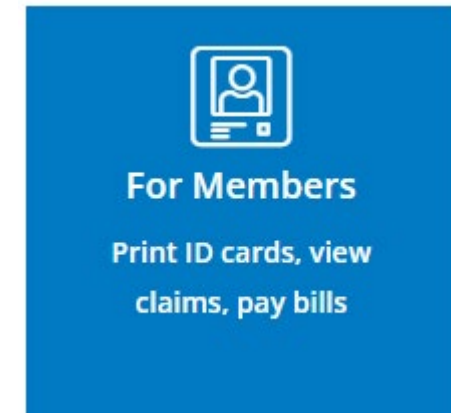
NOTE: You must re-elect annually, FSA elections do not rollover from year to year.

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

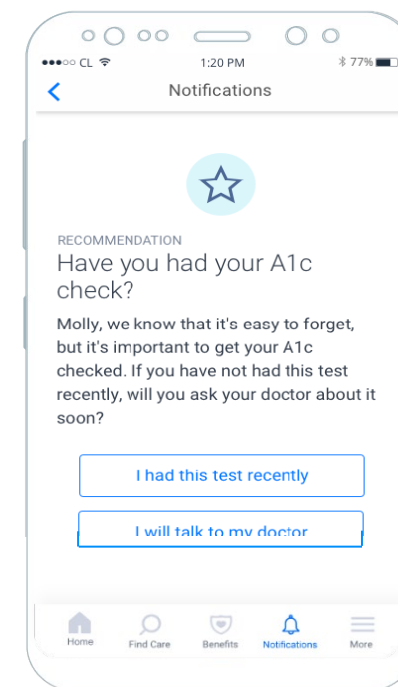
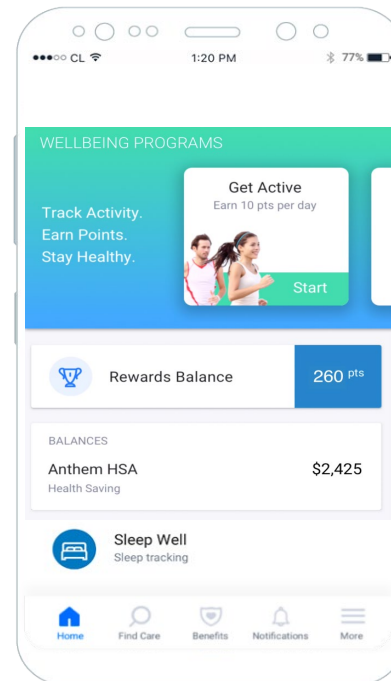
A single health and wellness hub driven by meaningful data.

Show what's most important to members, in real time, 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



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 | ▪ Ear pain | ▪ Pinkeye and other eye infections | ▪ Sprains and strains |
| ▪ Allergies/allergic rhinitis | ▪ Fever/Influenza/flu | ▪ Rashes/skin disturbances | ▪ Urinary tract infection |
| ▪ Cough/Cold | ▪ Headache/migraine | ▪ Sinus infection | |
| ▪ Depression | ▪ Hypertension | ▪ Sore throat/pharyngitis | |
| ▪ Diarrhea | ▪ Nausea/Vomiting | | |

LiveHealth Online requires pre-registration, so please use your ID card to register in advance for this service. There is no charge to register.

HELPING EMPLOYEES BE HEALTHY

Programs for every stage of life and health



24/7 NurseLine

Round-the-clock answers to health questions



Building Healthy Families

Education and support throughout pregnancy



LiveHealth Online

24/7 doctor care from computer or mobile device



ConditionCare

Support for employees with a chronic condition



Cost & Care Finder

Find doctors and compare costs, quality metrics and more for a true picture of what an employee will pay



Learn to Live

Personalized programs and coaching for stress, depression, anxiety, substance abuse and more

HEALTH MANAGEMENT PROGRAMS

New for the 2025-26 plan Year: Color Health



Color Health focuses on cancer prevention and early detection which results in 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 to take a 5-minute assessment for Color to help understand your screening needs.

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

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 continued

Oshi Health



Virtual Center of Excellence providing care across the full spectrum of Gastrointestinal 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.

To learn more and enroll in Oshi Health visit: oshihealth.com/csdtrust and click get started.

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.

Enroll at www.swordhealth.com

Enrollment questions, you can call 888-492-1860 or email 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.

- Enroll at: go.noom.com/csdtrust
- Email: partnersupport@noom.com for enrollment questions

Your Dental Benefits

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

	ENHANCED PPO Plan			STANDARD PPO Plan		
PLAN PROVISIONS	PPO NETWORK	PREMIER NETWORK	OUT-OF-NETWORK	PPO NETWORK	PREMIER NETWORK	OUT-OF-NETWORK
Per Visit Copay Amount	N/A	N/A	N/A	\$10 Copay	\$10 Copay	\$10 Copay
Dental Deductible - Individual	\$50	\$50	\$50	N/A	N/A	N/A
Dental Deductible - Family	\$150	\$150	\$150	N/A	N/A	N/A
Annual Benefit Maximum	\$1,500	\$1,500	\$1,500	\$1,000	\$1,000	\$1,000
Orthodontic Lifetime Maximum	N/A	N/A	N/A	\$1,500	\$1,500	\$1,500
Services	Plan Coverage					
Diagnostic and Preventive	100%	100%	100%	100%	100%	90%
Basic Services	90%	80%	80%	80%	70%	10%
Major Services	60%	50%	50%	50%	40%	10%
Orthodontic Services	N/A	N/A	N/A	50%	50%	10%
Adult and Child Orthodontia	N/A	N/A	N/A	1/1 to 12/31	Depends up to age 19 only	

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

YOUR DENTAL BENEFITS

Using in-network dental providers

While you have the option of choosing any provider, you will save money when you use in-network dentists. You will pay more if you use out-of-network dental providers, and you might receive a bill for the difference between the providers charge and the amount your plan pays (balance billing) because the provider has not agreed to charge you a negotiated rate. To find an in-network provider, visit DeltaDentalMO.com and click on “Find a Provider” in menu bar at the top of the page.

Late Enrollment Penalty

A participant that does not enroll when first eligible cannot enroll until the next annual enrollment or until a qualifying life event, whichever occurs first. If the late participant does enroll at the next or any subsequent annual enrollment, then the benefits for the late participant are limited to the covered services listed under Diagnostic and Preventive services during the first 12 months of the participant’s coverage. Dependents enrolled prior to their third birthday are not subject to the late entrant penalty.

DELTA DENTAL - VIRTUAL VISITS TELEDENTISTRY

Virtual Visits delivered by 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 dentists provide initial consultation services and can write prescriptions when appropriate. Get started by logging in to the Delta Dental - Virtual Visits patient portal at VirtualVisits.DeltaDentalMO.com.

Innovation – making it easy

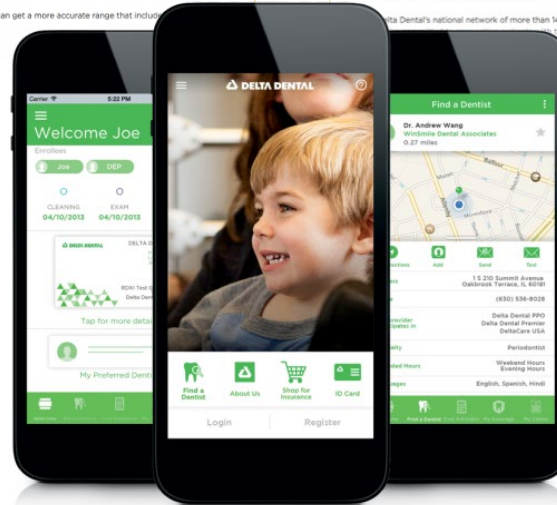
Video for
easy
reference

A screenshot of the Delta Dental website's 'Dental Care Cost Estimator' page. The page features a navigation bar with links like 'Home', 'Patients', 'Dentists', 'Employers', 'Producers', 'Shop for Insurance', and 'Oral Health'. Below the navigation bar, there's a section titled 'Dental Care Cost Estimator' with a brief description. It includes input fields for 'ZIP Code' and 'Treatment Category', a 'Get Cost Estimate' button, and a 'Disclaimer' section. At the bottom, there are links for 'About Delta Dental', 'Tools and Resources', and 'Oral Health and Wellness'.

Cost estimator

A screenshot of the Delta Dental website's 'Find a Dentist' page. The page features a navigation bar similar to the one in the previous screenshot. Below the navigation bar, there's a section titled 'Find a Dentist in Your Area' with a brief description. It includes a map showing the location of a dentist, a list of search filters (e.g., 'Dental PPO', 'Delta Dental Premier', 'DeltaCare USA', 'Delta Dental Patient Direct'), and a 'Results' section. At the bottom, there are links for 'About Delta Dental', 'Tools and Resources', and 'Oral Health and Wellness'.

Dentist search



Mobile app



LIFE INSURANCE

- Life Insurance is an important part of your financial wellbeing, especially if others depend on you for support
- You have the option to purchase Basic Life and AD&D coverage
- You may also 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	
Employee	Spouse	Child(ren)	
<ul style="list-style-type: none">• Maximum issue amount is up to 5x salary• Up to maximum of \$500,000• Guarantee issue amount is \$300,000	<ul style="list-style-type: none">• Increments of \$10,000• Up to a maximum of \$50,000 – not to exceed 100% of the Employee insured amount• Guarantee issue amount is \$50,000	<ul style="list-style-type: none">• Option 1 \$10,000 per child• Option 2 \$5,000 per child• Must be added within 31 days of birth• Child Life does not include AD&D coverage	

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

To find out more:

- Visit [GuidanceResources.com](https://www.guidanceresources.com)
 - Username: LFGSupport
 - Password: LFGSupport1
- Download the GuidanceNow mobile app
- Call 888-628-4824

EmployeeConnect

Employee assistance program services

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 (Enter Group ID #: LFGTravel123) for more information.

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

Wright City R-II School District Monthly Participant Premiums for October 1, 2025 – September 30, 2026

MONTHLY HEALTH INSURANCE PREMIUMS			
Premium HRA \$3,000 CORRIDOR PLAN			
OCT 2025 - SEPT 2026		District Cost	Your Cost
EMPLOYEE		\$ 577.00	\$0.00
EMP + SPOUSE		\$ 1,590.00	\$1,013.00
EMP + CHILD(REN)		\$ 1,529.00	\$952.00
EMP + FAMILY		\$ 1,894.00	\$1,317.00
Premium HRA \$1,500 CORRIDOR PLAN			
OCT 2025 - SEPT 2026		District Cost	Your Cost
EMPLOYEE		\$ 674.00	\$97.00
EMP + SPOUSE		\$ 1,779.00	\$1,202.00
EMP + CHILD(REN)		\$ 1,716.00	\$1,139.00
EMP + FAMILY		\$ 2,082.00	\$1,505.00
Health Savings Account (HSA) PLAN			
OCT 2025 - SEPT 2026		District Cost	Your Cost
EMPLOYEE		\$ 469.00	\$0.00
EMP + SPOUSE		\$ 1,279.00	\$810.00
EMP + CHILD(REN)		\$ 1,229.00	\$760.00
EMP + FAMILY		\$ 1,522.00	\$1,053.00
KIDZ PLAN			
OCT 2025 - SEPT 2026		District Cost	Your Cost
CHILD		\$ 338.00	\$ 338.00
CHILDREN		\$ 676.00	\$ 676.00

Please Note:

1. The Board paid amount of \$577.00 per month has been deducted from the employee cost to show your actual cost per month of coverage.
2. If an employee chooses the HSA Plan, the District will contribute \$108.00 per month (\$1,296 per year) to the employee's Health Savings Account (HAS) you are responsible for opening and maintaining the HSA Bank account for this to occur.



Wright City R-II School District Monthly Participant Premiums for October 1, 2025 – September 30, 2026

MONTHLY DENTAL INSURANCE PREMIUMS		MONTHLY VISION INSURANCE PREMIUMS	
Standard PPO (EPO)		VISION	
OCT 2025 - SEPT 2026		OCT 2025 - SEPT 2026	
EMPLOYEE	\$ 27.06	EMPLOYEE	\$ 6.50
EMP + SPOUSE	\$ 49.80	EMP + ONE	\$ 9.76
EMP+CHILD(REN)	\$ 63.82	FAMILY	\$ 17.16
FAMILY	\$ 86.58		
PPO			
OCT 2025 - SEPT 2026			
EMPLOYEE	\$ 55.20		
EMP + SPOUSE	\$ 121.08		
EMP+CHILD(REN)	\$ 116.62		
FAMILY	\$ 162.22		



Life and AD&D Rates			
Employee Basic	Rate	Employee Voluntary	
\$15,000.00	0.53	Yearly Salary (by 1,000) X Age Band Rate = Monthly Premium	
Child Coverage	Rate	Age Band	Rate
5,000	0.58	Under 25	0.0580
10,000.00	1.15	25-29	0.0670
Spouse Coverage	Rate	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

STEPS TO ENROLL



Go to compass.empyreanbenefits.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!

OPEN ENROLLMENT NEXT STEPS

Enroll in your benefits August 11-25 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**

About this presentation: 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.