

CHANGES TO HSD 2026-27 MEDICAL PLANS

August 13, 2026

HSD BENEFITS TEAM

BENEFITS@HAZELWOODSCHOOLS.ORG

TAMARA WALKER, BENEFITS SPECIALIST

KATHY JACKSON, BENEFITS AND RETIREMENT SERVICES COORDINATOR

CURRENT \$3,000 STANDARD

Deductible \$3,500/\$7,000

One Network Blue Access Choice

BOARD PAYS \$936

No fund option

Employee pays first \$3,000

\$500 HRA pays second

Max Out of Pocket, MOP \$5,000/\$10,000

Rx Co-pays \$10-\$75 \$15-\$150

Add Spouse \$830

Add Child \$562

Add Family \$1,245

NEW \$3,500 STANDARD

Deductible \$3,500/ \$7,000

Two Networks: **Blue Choice-Wide** **Blue Preferred (No BCJ/WashU)**

BOARD PAYS \$1,000 \$955

Fund Options 0 \$45

Employee pays \$3,500 \$3,500

HRA 0 0

MOP \$5,000/\$10,000 \$5,000/\$10,000

Rx Co-pays \$10-\$75 \$25-\$187

Add Spouse \$1,000 \$910

Add Child \$660 \$586

Add Family \$1,499 \$1,388

Fund Options: Dependent Premiums, HSA, 403b\457 or FSA/DCA

CURRENT PREMIUM \$2,000 BUY UP

Deductible \$3,500/\$7,000

One Network Blue Access Choice

BOARD PAYS \$936

EE DEDUCTION \$206/\$2,472

Employee pays first \$2,000

HRA pays second \$1,500/\$3,000

MOP \$3,500/\$7,000

Co-pays \$25-\$300 (PCP, ER)

Rx Co-Pays \$10-\$75 \$15-\$150

Add Spouse \$1,017

Add Child \$685

Add Family \$1,519

NEW STANDARD \$2,000 BUY UP

Deductible \$3,500/ \$7,000

Two Networks: **Blue Choice (Wide)** **Blue Preferred (No BCJ/WashU)**

BOARD PAYS \$1,000 \$1,000

EE DEDUCTION \$242 /\$2,904 \$187/\$2,244

Employee pays \$2,000 \$2,000

HRA \$1,500/\$3,000 \$1,500/\$3,000

MOP \$5,000/\$10,000 \$5,000/\$10,000

Co-insurance 20% 20%

Rx Co-Pays \$10-\$75 \$25-\$187 \$10- \$75 \$25-\$187

Add Spouse \$1,484 \$1,374

Add Child \$1,062 \$970

Add Family \$2,105 \$1,967

CURRENT \$4,000 HSA

Deductible	\$4,000/\$8,000
One Network	Blue Access Choice
BOARD PAYS	\$936
FUND OPTION	\$38
Employee pays	\$4,000
District HSA	\$500/\$1,000
EMPLOYEE HSA	\$0-\$
MOP	\$5,000/\$10,000
Rx Co-Pays	\$10-\$50 After deductible met
Add Spouse	\$800
Add Child	\$540
Add Family	\$1,195

NEW \$4,500 HSA

Deductible	\$4,500/\$9,000
One Network	Blue Access Choice
BOARD PAYS	\$968
FUND OPTION	\$32
Employee pays	\$4,500
District HSA	\$500/\$1,000
EMPLOYEE HSA	\$0- \$3,900/\$7,750
MOP	\$5,500/\$11,000
Rx Co-Pays	\$10-\$50 After deductible met
Add Spouse	\$936
Add Child	\$607
Add Family	\$1420
Fund Options: Dependent Premiums, HSA, 403b\457 or DCA	

DO I NEED TO ENROLL IN THE NEW PLANS ?

AUTOMATIC MAPPING TO DEFAULT PLANS

CURRENT 2025-2026 PLAN

Premium \$2,000 Blue Access Choice Network

Standard \$3,000 Blue Access Choice Network

HSA \$4,000 Blue Access Choice Network

2026-2027 DEFAULT PLANS

Standard \$2,000 Blue Access Choice Network

Standard \$3,500 Blue Access Choice Network

HSA \$4,500 Blue Access Choice Network

Lisa Harris had been experiencing chest pain for several days. On 07/15/2026, she visited her in-network primary care physician, Dr. Williams, for evaluation. The contracted rate for the sick office visit was \$200.00. Following the examination, Dr. Williams referred Lisa to an in-network cardiologist, Dr. House. The contracted rate for Dr. House's sick office visit was \$400.00. After evaluating Lisa, Dr. House ordered a cardiac stress test, which was performed at a BJC outpatient facility. The contracted rate for the cardiac stress test was \$10,000.00.

\$2,000 Corridor Blue Access Choice with HRA	\$ 2,000 Corridor Blue Preferred with HRA No BJC/WASH U	\$3,500 Corridor Blue Access Choice	\$3,500 Corridor Blue Preferred No BJC/WASH U	HSA Plan
Primary Care Physician (PCP) Visit: \$200.00 Specialist Visit: \$400.00 Cardiac Stress Test: \$10,000.00	Primary Care Physician (PCP) Visit: \$200.00 Specialist Visit: \$400.00 Cardiac Stress Test: \$10,000.00	Primary Care Physician (PCP) Visit: \$200.00 Specialist Visit: \$400.00 Cardiac Stress Test: \$10,000.00	Primary Care Physician (PCP) Visit: \$200.00 Specialist Visit: \$400.00 Cardiac Stress Test: \$10,000.00	Primary Care Physician (PCP) Visit: \$200.00 Specialist Visit: \$400.00 Cardiac Stress Test: \$10,000.00
Deductible Not Met \$200.00 \$400.00 \$2,000.00	Deductible Not Met \$200.00 \$400.00 \$4,000.00 Out of network	Deductible Not Met \$200.00 \$400.00 \$3,500.00	Deductible Not Met \$200.00 \$400.00 \$4,000.00 Out of network	Deductible Not Met \$200.00 \$400.00 \$4,000.00 500.00 HSA
Deductible met 20% coinsurance \$40.00 \$ 80.00 \$2,000.00	Deductible met 40% coinsurance \$80.00 \$160.00 \$2,400.00 Out of network	Deductible met 20% coinsurance \$40.00 \$ 80.00 \$2,000.00	Deductible met 40% coinsurance \$80.00 \$160.00 \$2,400.00 Out of network	Deductible met 100% coinsurance \$0 \$0 \$0

Follow these steps to create your account and get started with your new benefits portal.

Step 1

Start from the Right Place

If you're using a computer:

Go to <https://web.benefitsgo.me/organization/752968>

Continue to Step 2

If you're using your smart phone:

Download BenefitsGO from your phone's app store, or scan the QR code shown here.

Open the app and **Allow Notifications** to get important updates about your benefits.

Next, enter your

Employer Code: 752968

Step 2

Begin Registration

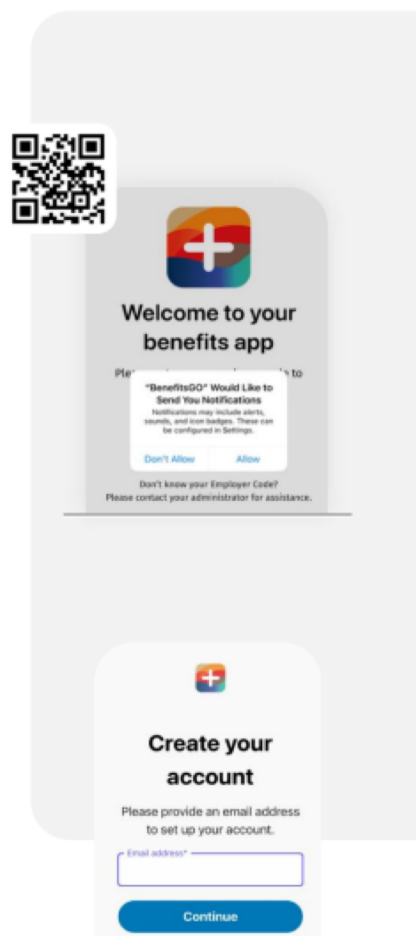
Once you're on your employer's Welcome page, select **Let's Go**.

Next, if it's your first time accessing the portal, select **Sign Up**

Type in your email address and hit **Continue**.

After entering your email, a password field will appear.

Follow the password rules that show on screen—each one will turn green when met.



Step 3

Validate Your Information

Confirm your account with your data.

Fill in your first and last name, date of birth, and your unique ID (SSN or equivalent).

Step 4

Accept the Terms of Use

Read and **agree** to the terms to access your benefits portal. That's it—you're ready to use BenefitsGO!

Need help?

Get support by contacting the CSD Insurance Trust Benefit Center at 1-833-269-2142, Option 1.

Validate your information

We need to verify your identity. Please provide the information below.

First name *

