

BENEFITS GUIDE 2027



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WELCOME TO YOUR BENEFITS GUIDE!

Special School District ("SSD") offers you and your eligible family members a comprehensive and valuable benefits program. We encourage you to take time to learn about your options and choose the best coverage for you and your family. If you have questions, contact [SSD's Insurance & Benefits Department](#) at (314) 989-8456 or benefits@ssdmo.org.

Janet Poelker Benefits Specialist jlpoecker@ssdmo.org 314.989.8192 ● Eligibility A-Z ○ Enrollment Inquiries ○ New Hire Orientations ○ Benefit Deductions ○ Qualifying Life Events ● Life Insurance ● Long-term Disability - LTD ● Pet Insurance ● Retirement Savings Plans ○ 403(b) ○ 457(b)	Lakesha Prince Workers' Compensation Specialist lprince@ssdmo.org 314.989.8287 ● Workers Compensation ○ Personal Protective Equipment Orders ○ Workers' Compensation Inquiries ○ Post-Accident Investigation Report ○ WFM WC Time-off Approval ● Liability Claims ○ Bus Accidents ○ Property Damage ● Supplemental Health ● General Benefit Inquiries	Kimberly Johnson Benefits Clerk kmjohnson3@ssdmo.org 314.989.8187 ● Retiree Health Benefits ○ Enrollment Inquiries ○ ACH Premium Payments ● COBRA ○ Enrollment Inquiries ○ Premium Payments ● Flexible Spending Account ● Health Savings Account
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This Benefits Guide provides an overview of your benefits. Please refer to the Summary Plan Description or Plan Document for specific information regarding each plan. If there are any discrepancies, the Summary Plan Description or Plan Document will supersede this information. All legal notices are available in SSD Gateway in the HR - Insurance

Who is Eligible?

You and your eligible dependent(s) can enroll in SSD's benefits if you are a full-time employee.

Effective Date for New Hires

New hires have 30 days from their hire date to make an election.

Coverage for you and your eligible dependent(s) will begin on your date of hire; this is your first day worked.

New Hire Enrollment

You will receive an email from benefits@ssdmo.org 5-7 days after your hire date. To participate in the benefit plans, make your online elections by logging into BSwift at www.ssd.bswift.com

On the BSwift site, you can review your benefit options and make your elections for:

- Health Plans
- Designate a life insurance beneficiary
- Flexible Spending Accounts (FSA) and Health Spending Accounts (HSA)
- Hospital Indemnity, Critical Illness, and Accident Plans
- Voluntary Life and AD&D Insurance
- 403(b) / 457(b)
- Pet Insurance

You will receive your insurance cards via USPS mail 10-15 days after you complete your new-hire elections.

Mid-Year Changes

Unless you have a qualified change in status, you cannot change your benefits until the next open enrollment period. Submit changes within 30 days of the qualifying life event. Qualifying life event changes include:

- events that change marital status, such as marriage, death of a spouse, divorce, legal separation
- birth* or adoption of a child
- change in child's dependent status, such as reaching the age of 26
- change in employment status
- change in coverage under another employer-sponsored plan

*Anthem will cover care for a newborn **IF** an employee's coverage already includes spousal and/or dependent coverage. The employee must still add the newborn to their coverage [via Bswift](#) within 30 days of birth.

This Benefits Guide provides an overview of your benefits. Please refer to the Summary Plan Description or Plan Document for specific information regarding each plan. If there are any discrepancies, the Summary Plan Description or Plan Document will supersede this information. All legal notices are available in SSD Gateway in the HR - Insurance and Benefits section.

CONTACT INFORMATION

PLAN	ADMINISTRATOR	BENEFITS/SERVICES
Medical Coverage	Anthem 844.614.3218 www.anthem.com	• SSD provides employee-only medical coverage to you at no cost • You may elect medical/prescription coverage for eligible dependents at your own expense • Order additional medical/prescription ID cards • Find a network physician • Check the status of a medical claim • View Explanation of Benefits
Prescription Drug Coverage	CVS Caremark 833.290.5682 www.caremark.com	• SSD provides employee-only prescription coverage to you at no cost • You may elect medical / prescription coverage for eligible dependents at your own expense • Find the price of a prescription • Locate an in-network pharmacy • View your prescription claims history
Dental Coverage	Cigna Dental (Total DPPO network) 800.244.6224 www.cigna.com (before you are eligible) www.myCigna.com (after you are eligible)	• SSD provides employee-only dental coverage to you at no cost • You may elect dental coverage for your eligible dependents at your own expense • Order a new dental ID card • Locate an in-network dentist • Check the status of a dental claim
Vision Coverage	EyeMed (Insight network) 866.800.5457 www.eyemed.com	• SSD provides employee-only vision coverage to you at no cost • You may elect vision coverage for your eligible dependents at your own expense • Order a new vision ID card • Locate a network provider • Check the status of a vision claim
Health Savings Account (HSA)	Health Equity 866.346.5800 www.healthequity.com	• Your unused funds roll over from year to year • If you have an HSA elsewhere, you can transfer the balance to your new one
Employee Assistance Program (EAP)	Personal Assistance Services (PAS) 314.842.6223 800.356.0845 www.paseap.com (Organization code: SSD)	• SSD provides the benefit to you, eligible family members, and anyone living permanently in your home at no cost. • Free and confidential short-term counseling • Stress management, marital conflict, coping with children, elder care • Legal concerns • Will preparation • Financial issues

Long-Term Disability (LTD)	Lincoln Financial 800.713.7384	- SSD provides this benefit to eligible employees at no cost - LTD provides income replacement for up to 60% of the employee's base pay
Basic Life & AD&D	Lincoln Financial 888.787.2129 www.mylincolnportal.com (The code is "SSDMO")	- Employee: SSD provides this benefit of one and one-half times your base pay at no cost \$400,000 maximum coverage amount - Dependent: If you elect SSD's medical coverage for your spouse or eligible child(ren), they are automatically enrolled in Basic Dependent Life coverage at no cost to you: \$2,000 benefit for spouse \$1,000 benefit per dependent child
Flexible Spending Accounts	Health Equity 866.346.5800 www.healthequity.com	- Allows you to set aside pre-tax money from your paycheck for out-of-pocket health care expenses OR child day care expenses. - The IRS sets limits annually. - If selected, register your account at healthequity.com to see your account statement and balance, submit claims, etc.
Voluntary Life & AD&D	Lincoln Financial 888.787.2129 www.mylincolnportal.com (The code is "SSDMO")	- Employee: You may purchase Voluntary Life & AD&D insurance at one, two, or three times base pay at your own expense \$400,000 maximum coverage amount - Guaranteed issue up to \$300,000 - Dependent: You may purchase Voluntary Life & AD&D insurance for your eligible dependents Spouse may elect up to 50% of your Voluntary Life amount - Spouse guaranteed issue amount is \$50,000 - Eligible dependent children coverage amount is \$1,500 per child

Supplemental Benefit Contact Information

You may purchase any or all of these supplemental benefit options.

Accident Insurance Critical Illness Hospital Indemnity Insurance	Lincoln Financial 888.787.2129 www.mylincolnportal.com (The code is "SSDMO")	- Lincoln Financial Supplemental Insurance products help deliver financial security for the unexpected - No medical questions or proof of good health is required for employees to receive coverage for themselves and their family members - Cash benefits are paid directly to the insured in addition to any medical benefit received - Employees can keep the coverage if they ever leave SSD
Wagmo Pet Insurance	For general inquiries: claims@wagmo.io 855.836.8785 For claims: claims@wagmo.io	- Wellness / Preventive Coverage for your Pet - No restrictions based on age, breed, or health - Works with any licensed vet nationwide - Quick and easy reimbursements 3 plan options
Pet Partners Pet Insurance	Call 844-PET-IAIC for general information For Employee Policy Questions: 800.956.2495 General Information Website: petpartners.com Email questions to: mypolicy@PetPartners.com Claims through: portal.independenceamerican.com	- Accident/Illnesses Coverage for your Pet - Dogs and/or Cats may be covered - Current Pets can only be enrolled during Open Enrollment - New Pets can qualify for a special enrollment period - All pets must be enrolled in the same plan - Either Accident OR Accident&Illness

Bswift - EMPLOYEE BENEFITS SELF-SERVICE PLATFORM

[Bswift](#), SSD's online benefits self-service platform, is available to all benefit-eligible employees. The system allows employees to:

- Enroll in benefits for themselves and their eligible dependents
- Enroll in the Flexible Spending Accounts
- Enroll in the Health Savings Account
- Enter all dependent information
- Designate beneficiaries for life insurance
- Elect to enroll in 403(b) and 457(b) annuity plans
- Make elections for qualifying events: birth, marriage, loss of coverage, etc.
- Make elections during the open enrollment period

Staff can log in at www.ssd.bswift.com by following the instructions on the main page. Please direct any questions or concerns to the benefits team at 314.989.8456.

SSD's Medical Plan is administered by [Anthem](https://www.anthem.com/). Visit <https://www.anthem.com/> to search for a provider, order additional medical ID cards, and/or track your claim costs. **NOTE:** The information displayed below reflects **in-network coverage**. Please refer to the summary plan documents on the Gateway for information about out-of-network benefits.

	Participant Responsibility	
	PPO Option	HDHP Option
Annual Deductible - <i>The annual deductible needs to be met per calendar year before certain benefits are payable</i>		
• Individual	\$750	\$3,500
• Family	\$1,500	\$7,000
Out-of-Pocket Maximum - <i>Includes the annual deductible, coinsurance, and copayments</i>		
• Individual	\$3,000	\$4,300
• Family	\$6,000	\$8,550
Office Services		
• Primary Physician	\$35 Copay	Deductible
• Specialist Physician	\$45 Copay	Deductible
Preventative Care - <i>Eligible expenses include routine and preventive services</i>	\$0	\$0
Maternity Care - <i>For the first physician's office visit only Anthem will cover care for a newborn IF an employee's coverage already includes spousal and/or dependent coverage. The employee must still add the newborn to their coverage via Bswift within 30 days of birth.</i>	\$35 Copay	100% after deductible
Urgent Care	\$50 Copay	100% after deductible
Emergency Room	\$250 Copay	100% after deductible
Inpatient Hospital Services - <i>Eligible expenses include, but are not limited to, maternity inpatient services and supplies.</i>	20% after deductible	100% after deductible
Outpatient Services - <i>Eligible expenses include diagnostic procedures and tests, including but not limited to lab and radiology</i>	20% after deductible	100% after deductible
Chiropractic Services - <i>Eligible expenses are limited to 30 visits per calendar year.</i>	20% after deductible	100% after deductible

PREScription DRUGS

SSD's Prescription Drug plan is administered by [CVS Caremark](https://www.caremark.com). Visit www.caremark.com to find the price of prescription drugs, locate an in-network pharmacy, and/or view your prescription claim history.

	Participant Responsibility	
	Retail Pharmacy Network	Mail Order or 90-day Retail
Maximum Supply	30 days	90 days
Generic Copay	\$7	\$17
Brand Copay	30% up to \$60	30% up to \$150
Specialty Copay	30% up to \$100 Must be obtained at CVS Specialty	N/A
Annual Out-of-Pocket Prescription Maximum	*PPO \$3,000 per individual/\$6,000 per family **HDHP \$4,300 per individual/\$8,550 per family	

*Excludes expenses incurred under the Medical Plan.

**Pharmacy copay amounts apply after the deductible is met on HDHP.



SSD’s Dental Plan is administered by [Cigna](#). Visit www.cigna.com for a listing of Total DPPO network providers, order a new dental ID card, and/or check the status of a dental claim. **NOTE:** The information displayed below reflects in-network coverage. Please refer to summary plan documents for information about out-of-network benefits.

Coverage	
Deductible	
• Individual	\$50
• Family	\$100
You must meet the annual deductible each calendar year before certain benefits are payable.	
Calendar Year Maximum - does not include orthodontia	\$1,000
Benefits	Plan Pays
Coverage	
• Preventative & Diagnostic (no deductible)	100%
• Basic	80%
• Major	50%
• Orthodontia (child and adult)	50%
• Orthodontia Lifetime Maximum	\$1,000



[EyeMed](#) administers SSD's Vision Plan. Visit www.eyemed.com to order a new vision ID card, locate an Insight network provider, and/or check the status of a vision claim.

	Participant Responsibility	
	In Network	Out-of-Network
Vision Exam (for glasses)	\$10 Copay	Up to \$46
Frames	\$20 Copay \$135 Allowance 20% off balance over \$135	Up to \$68
Standard Plastic Lenses		
• Single Vision	\$20 Copay	Up to \$47
• Bifocal	\$20 Copay	Up to \$66
• Trifocal	\$20 Copay	Up to \$85
• Lenticular	\$20 Copay	Up to \$125
• Standard Progressive Lenses	\$70 Copay	Up to \$66
• Premium Progressive Lenses	\$90-\$115 Copay, varies	Up to \$66
Contact Lens Fit & Follow Up		
• Standard Contacts	Up to \$55	N/A
• Premium Contacts	10% off Retail Price	N/A
Frequency		
• Exam	Once every 12 months	
• Lenses	Once every 12 months	
• Frames	Once every 24 months	



TRADITIONAL PPO HEALTH PLAN

Effective January 1, 2027

12-Month Employee Rates

	Medical/Rx	Dental	Vision	Total Per Month	Total Per Pay Period
Employee*	\$1,068.98	\$33.40	\$4.48	\$1,106.86	\$553.43
Spouse	\$1,068.98	\$47.18	\$3.04	\$1,119.20	\$559.60
Child (1)	\$495.76	\$49.62	\$3.20	\$548.58	\$274.29
Child (2)	\$542.92	\$54.66	\$3.20	\$600.78	\$300.39
Child (3)	\$623.38	\$59.76	\$3.20	\$686.34	\$343.17

9-Month Employee Rates

	Medical/Rx	Dental	Vision	Total Per Month	Total Per Pay Period
Employee*	\$1,425.30	\$44.54	\$5.98	\$1,475.82	\$737.91
Spouse	\$1,425.30	\$62.92	\$4.06	\$1,492.28	\$746.14
Child (1)	\$661.02	\$66.16	\$4.28	\$731.46	\$365.73
Child (2)	\$723.90	\$72.88	\$4.28	\$801.06	\$400.53
Child (3)	\$831.18	\$79.68	\$4.28	\$915.14	\$457.57

**The cost shown for "Employee" is Board-paid. Single-employee coverage requires no monthly contributions.*

The above rates are for 9-month hourly employees (bus drivers/monitors, para educators, etc.). Coverage remains in effect for June, July, and August, but no payments are due for these months. The cost of coverage for the summer months (June, July, and August) is distributed over the 9-month school year and included in the monthly premium. *If you are hired after September 1, we will adjust the rates based on the remaining pay periods through May.*

Any 9-month employee who wants to cancel a voluntary deduction that will affect the months of June-August for the current year must contact the Insurance & Benefits Department by May 31. Voluntary deductions include dependent health coverage, flexible spending accounts, voluntary life insurance, supplemental plans, and 403(b)/457(b) programs.

Contributions for your eligible spouse and/or child(ren) will be made pre-tax unless you notify the Insurance & Benefits Department otherwise. Mid-year enrollment changes are only allowed if there is a qualifying life event, regardless of whether your contributions are made on a pre-or post-tax basis. If, for any reason, you do not receive a paycheck or your check is not large enough to make the full deduction, you must pay the balance due by check and send it to the Insurance & Benefits Department. If we do not receive payment promptly, coverage will cease.

HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

Effective January 1, 2027

12-Month Employee Rates

	Medical/Rx	Dental	Vision	Total Per Month	Total Per Pay Period
Employee*	\$923.36	\$33.40	\$4.48	\$961.24	\$480.62
Spouse	\$923.36	\$47.18	\$3.04	\$973.58	\$486.79
Child (1)	\$430.96	\$49.62	\$3.20	\$483.78	\$241.89
Child (2)	\$471.96	\$54.66	\$3.20	\$529.82	\$264.91
Child (3)	\$541.88	\$59.76	\$3.20	\$604.84	\$302.42

9-Month Employee Rates

	Medical/Rx	Dental	Vision	Total Per Month	Total Per Pay Period
Employee*	\$1,231.16	\$44.54	\$5.98	\$1,281.68	\$640.84
Spouse	\$1,231.16	\$62.92	\$4.06	\$1,298.14	\$649.07
Child (1)	\$574.62	\$66.16	\$4.28	\$645.06	\$322.53
Child (2)	\$629.28	\$72.88	\$4.28	\$706.44	\$353.22
Child (3)	\$722.50	\$79.68	\$4.28	\$806.46	\$403.23

**The cost shown for "Employee" is Board-paid. Single-employee coverage requires no monthly contributions.*

The above rates are for 9-month hourly employees (bus drivers/monitors, paraeducators, et al.). Coverage remains in effect for June, July, and August, but no payments are due for these months. The cost of coverage for the summer months (June, July, and August) is spread over the 9-month school year and included in the monthly premium. *If you are hired after September 1, we will adjust the rates based on the remaining pay periods through May.*

Any 9-month employee who wants to cancel a voluntary deduction that affects June-August of the current year must contact the Insurance & Benefits Department by May 31. Voluntary deductions include dependent health coverage, flexible spending accounts, voluntary life insurance, supplemental, and 403(b)/457(b) programs.

Contributions for your eligible spouse and/or child(ren) will be made pre-tax unless you notify the Insurance & Benefits Department otherwise. Mid-year enrollment changes are only allowed if there is a qualifying life event, regardless of whether your contributions are made pre- or post-tax. If, for any reason, you do not receive a paycheck or your check is not large enough to cover the full deduction, you must pay the balance due by check and send it to the Insurance & Benefits Department. If we do not receive payment promptly, coverage will cease.

ELECTIONS

You can enroll in or waive employee-only health coverage. To opt out of the medical plan, you must provide proof of other medical coverage. You will have District-paid life insurance and long-term disability even if you opt out of the health plan.

An eligible spouse and/or child(ren) may participate in the health plan as long as you are enrolled and elections for payroll deductions are made promptly. You must provide documentation to add a new spouse or child to the health plan. Examples: marriage certificate, birth certificate, current IRS 1040, court documents listing employee as permanent legal guardian.

Mid-year enrollment changes are only allowed if there is a qualifying life event (marriage, divorce, adoption of a child, etc.), and you must [log in to the Bswift](#) site to make an election change within 30 days of such event. Otherwise, you may make changes only during annual enrollment.

BENEFICIARY INFORMATION

Update beneficiary information as life events change. Please remember that the insurance company must pay the designated beneficiary on file with the Insurance & Benefits Department upon your death. Update the beneficiary for both your Basic and Voluntary Life and AD&D in [Bswift](#). It is recommended that a minor child not be listed as a beneficiary unless a Will or Trust has been established. The employee is the beneficiary of spouse and dependent life insurance benefits.

BASIC LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

SSD provides Basic Term Life and AD&D Insurance coverage of one and one-half times your annual salary, up to a maximum of \$400,000, rounded up to the nearest \$1,000, at no cost to you.

Employees who elect to cover their spouse or eligible child(ren) under SSD's medical program are automatically enrolled in the Basic Dependent Life program. This plan provides a \$2,000 benefit for your spouse and a \$1,000 benefit per dependent child aged 14 days to 26 years. SSD pays for dependent life insurance.

VOLUNTARY LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Additional life insurance is available at your cost through convenient payroll deductions for you, your spouse, and your dependent children.

Employee

You may select an amount of insurance equal to 1, 2, or 3 times your annual salary. If it is not a multiple of \$1,000, this amount will be rounded up to the next higher \$1,000, with a minimum of \$20,000 and a maximum of \$400,000.

If you elect coverage after age 70, your maximum benefit is \$50,000.

Spouse

You may select an amount of insurance for your spouse in \$1,000 increments, not exceeding \$200,000 or 50% of the amount of Employee Life Insurance. The minimum spousal benefit is \$10,000.

Example: An employee earning \$50,000 per year has elected two times salary (\$100,000) for his/her employee voluntary life insurance. He/she can enroll his/her spouse for coverage in \$1,000 increments up to \$50,000.

Note: The amount of Voluntary Spouse Life Insurance may not exceed 50% of the amount of Employee Life Insurance.

Children

Eligible dependent children (aged 14 days to 26 years) may also be covered for Voluntary Life and AD&D in the amount of \$1,500 per child.

Premium

The following chart shows the monthly premium cost per \$1,000 of coverage for life and AD&D coverage for **12-month** employees and their spouses:

Age	Rate/\$1000/Month	Age	Rate/\$1000/Month
0-24	.09	55-59	.45
25-29	.10	60-64	.68
30-34	.10	65-69	1.29
35-39	.12	70-74	2.08
40-44	.13	75-79	2.08
45-49	.17	80+	2.08
50-54	.25		

The following chart shows the monthly premium cost per \$1,000 of coverage for life and AD&D coverage

for 9-month employees and their spouses.

Age	Rate/\$1000/Month	Age	Rate/\$1000/Month
0-24	.108	55-59	.540
25-29	.120	60-64	.816
30-34	.120	65-69	1.548
35-39	.144	70-74	2.496
40-44	.156	75-79	2.496
45-49	.204	80+	2.496
50-54	.300		

To determine your premium, take your age, find the rate per \$1,000 of Voluntary Group Term Life Insurance in the following column, and multiply that rate by the number of \$1,000s you want.

Example: A 32-year-old, 12-month employee earning \$50,000 elects coverage equal to 2 x salary (\$100,000). Premium is calculated as \$100,000 divided by \$1,000 = 100. $100 \times .08 = \$8.00/\text{month}$. **The premium rate for dependent children is \$0.28 per month for 12-month employees and \$0.38 per month for 9-month employees, regardless of the number of children you enroll.**

Medical evidence of insurability will not be required for employee voluntary life insurance benefit amounts less than three times annual earnings or \$300,000 or for dependent spouse benefit amounts of \$50,000 or less.



SSD provides long-term disability (“LTD”) benefits at no cost to you.

Long Term Disability
Monthly Benefit 60% of Monthly Pay (Maximum of \$8,000)
Elimination Period: 90 Days

What is LTD insurance?

If you cannot work for an extended period of time due to a disability, LTD pays 60% of your basic monthly earnings, less benefits from other income.

Additional Voluntary Benefits (not through payroll deductions)

You may elect an individual short-term disability (“STD”) policy at your own expense. STD provides income to offset financial losses when an employee cannot work for a short period.

STD rates are calculated on an individual basis and vary by age, health, salary, length of coverage, etc. Payroll deductions are not an option for this coverage. If you want to purchase STD, contact Colonial Life at Amy.Renner@coloniallifesales.com.



PetPartners

If you're a pet parent, your fur babies are an important part of your family, bringing comfort, joy, and unconditional love. In return, you do your best to care for them. However, pet care is expensive, and veterinary costs keep rising. That's why we offer our employees pet insurance, underwritten by Independence American Insurance Company. Since 2002, PetPartners has helped pet parents keep their cats and dogs safe and healthy by providing affordable pet insurance.

With PetPartners, you can visit your vet or any licensed veterinarian or clinic, pay your vet, submit your claim, and get reimbursed for eligible expenses.

PetPartners coverage includes broken bones, cancer, surgery, digestive issues, prescription medication, hospitalization, diagnostics, some pre-existing conditions, behavioral issues, and alternative treatments.

Accident Only Coverage - Per Pet Cost	\$5.73/Bi-Monthly
Accident & Illness Coverage - Per Pet Cost (Enrollment Age Minimum 8 weeks/ Maximum 10 years) Coverage for the life of the pet	Pet Adult Weight in Pounds (0-90+)
Dog	\$21.03/Bi-Monthly
Cat	\$10.77/Bi-Monthly

Wagmo

Tired of paying full price to take care of your furry friend? Wagmo helps you save money on routine pet care not covered by pet insurance. You may use any licensed vet or groomer nationwide and get wellness claims paid within 24 hours. Wagmo offers three care plans, outlined below.

SERVICE OFFERED	Value Plan - \$19.25/MO Get reimbursed up to \$350 each year	Classic Plan \$36.25/MO Get reimbursed up to \$650 each year	Deluxe Plan \$54.25/MO Get reimbursed up to \$1100 each year
Office Visits	1/year	1/year	2/year
Vaccines	2/year	3/year	4/year
Routine Bloodwork	1/year	1/year	1/year
Fecal Test	1/year	1/year	1/year
24/7 Telehealth	Unlimited	Unlimited	Unlimited
Urinalysis	N/A	1/year	1/year
Flea/Tick/Heartworm	N/A	\$100/year	\$200/year
Grooming	N/A	\$100/year	\$200/year
Dental	N/A	N/A	\$100/year



Your Benefits On-the-Go

The iNGAGED platform allows you to access your benefits information on your mobile device via their app or on a phone, tablet, or computer with no app download required. iNGAGED puts all of your benefits in one place and allows you to:

- View Special School District's benefits information 24/7
- Quickly contact an insurance company
- Keep up with important benefit plan announcements, such as Open Enrollment deadlines and more
- Share the app with your family members

The app is available for iOS and Android, or you can log in once at tinryurl.com/iNGAGED and follow the prompts. The access code on both the app and website is "**ssd2021**."



Accident Plan

- If you have an accident, your health insurance may not cover all your hospital expenses. Luckily, you can prepare for the unexpected with this coverage. If you're injured and sent to the hospital, your accident insurance will send you a check to use however you like – whether it's for deductibles or everyday expenses.

Critical Illness

- No one likes to think about critical illness. But now, you can take an important step to protect yourself and your loved ones. With this valuable coverage, you can protect yourself and your family financially if you or a loved one suffers from a critical illness, such as a heart attack, stroke, or cancer. You'll receive a lump sum cash benefit that can be used for anything, including
 - Deductibles and copays
 - Travel and lodging for specialty treatment facilities
 - Everyday expenses like groceries and utilities
- Plus, this policy comes with access to
 - A Personal health advocate: Your advocate will help with your healthcare needs – even if you or a loved one doesn't have a critical illness. Your advocate assists you and your family (including parents and in-laws) with
 - Understanding medical information
 - Medical appointment scheduling
 - Cost estimates for healthcare services
 - And much more

Hospital Indemnity

- If you have to visit the ICU or stay at a hospital due to an illness or injury, hospital indemnity insurance pays you a lump sum cash benefit to help you manage unexpected expenses. How you spend it is completely up to you – you can pay insurance deductibles, mortgage, utilities, everyday bills, or even childcare while you focus on your recovery.

More information about these benefits can be found on our [Insurance & Benefits page](#) on SSDGateway.



HEALTH SAVINGS ACCOUNT (HSA)

A health savings account (HSA) is a personal savings account that you own and can use to pay for qualified out-of-pocket medical expenses. You may open an HSA if you are enrolled in a qualified high deductible health plan. A high deductible health plan (HDHP) has higher deductibles than other traditional plans. The plan offered by the District this year is a qualified HDHP and gives you the opportunity to contribute to an HSA. Your contributions to the HSA are taken out of your paycheck and are tax-free. Once you enroll in the HSA, you'll receive a debit card to pay for qualified out-of-pocket medical expenses. Your HSA can be used to pay for your health care expenses and those of your spouse and dependents, even if they are not covered by the HDHP.

HOW A HEALTH SAVINGS ACCOUNT (HSA) WORKS

Eligibility

Anyone who is:

- Covered by a High Deductible Health Plan (HDHP);
- Not covered under another medical plan that is not a High Deductible Health Plan (HDHP);
- Not entitled to Medicare benefits; or
- Not eligible to be claimed on another person's tax return

Your Contributions

You choose how much to contribute from each paycheck on a pre-tax basis.

You can contribute up to the IRS maximum of \$4,500/individual or \$9,000/family.

You can make an additional "catch-up" contribution of up to \$1,000 per year if you are age 55 or older.

Special School District's Contribution

- \$1,747.44 for all opened Health Savings Accounts for 2027
- This will be deposited monthly in the amount of \$145.62

Eligible Expenses

You can use your HSA to pay for medical, dental, vision, and prescription drug expenses you and your eligible family members incur. *Please note: Funds available for reimbursement are limited to the balance in your HSA.*

Using Your Account

Use the debit card linked to your HSA to cover eligible expenses—or pay out of pocket and save your HSA dollars for future health care expenses.

Your HSA is always yours –no matter what

One of the best features of an HSA is that money left over at the end of the year remains in the account so you can use it the following year or at any time in the future. And if you leave the Company or retire, your HSA goes with you.

HEALTH SAVINGS ACCOUNT (HSA)-continued

THE TRIPLE TAX ADVANTAGE

HSAs offer three significant tax advantages:

1. You can use your HSA funds to cover qualified medical expenses, including dental and vision expenses — tax-free.
2. Unused funds grow and can earn interest over time — tax-free.
3. You can save your HSA dollars for your health care when you leave Special School District or retire — tax-free.

If you want to pay less per paycheck for health care coverage and save tax-free money for future medical expenses, consider enrolling in the HDHP with HSA.

HOW A HIGH DEDUCTIBLE HEALTH PLAN (HDHP) AND A HEALTH SAVINGS ACCOUNT (HSA) WORK TOGETHER

Year 1 Example:
You enroll in the HDHP with HSA during enrollment

You contribute \$3,850 for a total of \$3,850

You use the HSA to pay \$700 of eligible expenses

You have \$3,150 in the HSA to roll over to next year!



Year 2 Example:
You enroll in the HDHP plan again next year

\$3,150 rolls over from last year and you contribute \$3,850 for a total of \$7,000

You use the HSA to pay \$1,250 of eligible expenses

You have \$5,750 in the HSA to roll over to next year!

FLEXIBLE SPENDING ACCOUNTS (FSA)

FSAs allow you to pay for approved health care and dependent care expenses with pre-tax dollars – money that comes out of your paycheck before federal, state, and Social Security taxes are deducted. The result is that you get a tax break. You may choose to participate in one, both, or neither of the FSAs – the choice is yours. You cannot transfer amounts between your accounts or use funds from the dependent care FSA to pay eligible expenses under the health care FSA, or vice versa.

HEALTH CARE FSA – Allows employees to pay for certain IRS-approved health care expenses with pre-tax dollars. The maximum contribution of \$3,400 can be used for eligible healthcare-related expenses, including medical, dental, and vision expenses.

DEPENDENT CARE FSA – Allows employees to use pre-tax dollars toward the cost of care for eligible dependents, commonly daycare for children under the age of 13 or care of elderly or members of your family with disabilities, so you and/or your spouse can work. The annual maximum amount you may contribute to the dependent care FSA is \$7,500 (or \$3,750 if married and filing separately) per calendar year.

IRS RESTRICTIONS – Both plans are subject to a “use or lose it” rule, meaning any money remaining in your account at plan year-end is forfeited. SSD offers an extended grace period, which gives you until March 15 of the following year to spend any remaining funds. Any amount not spent after the grace period may not carry over to the next year, so it is essential to plan carefully. Additionally, contributions cannot be changed throughout the year unless a qualifying life event occurs.

SSD offers an FSA debit card for your account. It works like a regular debit card, with the value of your account contribution stored on it. When you have qualifying, eligible health care expenses at a business that accepts debit, simply use your card. The amount of your qualified purchases will be deducted automatically from your FSA, and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

To view the status of these accounts, visit www.healthequity.com or call Health Equity at 866.346.5800.



403(b) vs. 457(b) PRE-TAX DEFERRED SAVINGS PLANS & POST-TAX SAVINGS PLANS

You may elect to participate in a tax-deferred savings plan. A tax-deferred savings plan is a voluntary program to help you provide for retirement. You save by placing pre-tax dollars, through automatic payroll deduction, into one of the authorized accounts, thereby reducing current taxable income.

Investment earnings accumulate and compound tax-deferred until retirement. Note that income is tax-deferred, not tax-exempt, which means taxes will be paid on the income upon distribution.

SSD offers payroll deductions for pre-tax deferred and post-tax plans. By allowing deductions, SSD does not endorse a company's program or assume any liability for the company's performance, programs, or services. Please see [SSD Gateway](#) for a list of vendors and more information on these plans.

WHICH IS BETTER FOR YOU?

403(b)	457(b)
KEY DIFFERENCE: It's easier to access your funds while you are employed by the plan sponsor.	KEY DIFFERENCE: You are not subject to the 10% federal early withdrawal tax penalty once you leave the plan sponsor.
Less stringent withdrawal restrictions while you are employed, but a 10% federal early withdrawal penalty might apply.	More stringent withdrawal restrictions while you are employed, but no 10% federal early withdrawal penalty after severance from employment (except in the case of rollovers from non-457(b) plans, including IRAs).
Generally, withdrawals made prior to severance from employment or the year you attain age 59½ can only be made due to financial hardship.	Generally, withdrawals made prior to severance from employment or the year in which you reach age 70½ can only be made for an unforeseeable emergency.
A financial hardship withdrawal is considered less restrictive - while you are employed - than a 457(b) unforeseeable emergency. Examples of financial hardships include • Unreimbursed medical expenses • Payments to purchase a principal residence • Higher education expenses • Payments to prevent eviction or foreclosure on a mortgage	An unforeseeable restriction is more restrictive - while you are employed - than a 403(b) hardship. Some examples are • Sudden and unexpected illness or accident for you or a dependent • Loss of your property due to a casualty • Other similar extraordinary circumstances arising as a result of events beyond your control Sending a child to college or purchasing a home, two common reasons for 403(b) hardship withdrawals, generally are NOT considered unforeseeable emergencies.
Withdrawals can be subject to a 10% federal early withdrawal penalty prior to age 59 1/2	The 10% federal early withdrawal penalty, generally applicable to distributions prior to 59 ½ from a 403(b) plan, does not apply to distributions from 457(b) plans except on amounts rolled into the plan from non-457(b) plans (including IRAs)

ADDITIONAL BENEFIT OFFERINGS FROM SSD

SSD EMPLOYEE WELLNESS

The mission of the SSD Employee Wellness program is to improve the health and well-being of SSD employees and promote healthy lifestyles, thereby fostering an environment that enhances student success.

- ✓ Wellness tips
- ✓ Details about FREE fitness events
- ✓ List of wellness representatives at SSD sites

EMPLOYEE ASSISTANCE PROGRAM

SSD provides an EAP program through Personal Assistance Services (PAS). PAS provides 24-hour access to a wealth of confidential, professional services to help you address challenges and strengthen your work and home life. Organization code for login: **SSD**

This is a prepaid benefit funded entirely by your employer and free for you and your dependents. The EAP is confidential - PAS does not disclose information about your participation to anyone unless you consent to do so (except as required by law).

PAS providers include:

- Certified financial counselors
- Attorneys
- Elder care managers
- Child care specialists
- Certified child development and parenting professionals
- Organization and time management specialists
- Retirement coaches
- Career coaches
- Tobacco cessation coaches
- Master's-level licensed counselors
- Registered and licensed dietitians
- Life coaches
- Health coaches
- And more!

ANTHEM VIRTUAL CARE

Anthem provides your virtual care benefit through the SydneySM Health app. To download the app, visit sydneyhealth.com.

When you use the app, you can receive:

- Comprehensive primary care, coordinated by a care team
- Preventative care and lab screenings
- Urgent or sick care, 24/7
- A personalized care plan and follow-ups
- Specialty care, such as treatment for allergies or sleep issues
- Mental healthcare
- Prescription refills

EMOTIONAL WELLBEING RESOURCES

Emotional well-being resources provided by Anthem are self-help digital tools that offer support to help you live your happiest, healthiest life.

You'll learn practical ways to identify thoughts and behavior patterns and how to manage:

• Anxiety	• Sleep issues	• Social anxiety	• Drug and alcohol use
• Depression	• Panic	• Stress	• Worry

Built on cognitive behavioral therapy, these resources can help you change behaviors that aren't serving you. We offer you opportunities to:

- Access personalized, one-on-one coaching
- Build a support team
- Practice mindfulness on the go
- Attend live and on-demand webinars

You can take a quick assessment to find the program that's right for you. To access the Emotional Well-being Resources:

- Log in to [anthem.com](https://www.anthem.com), go to *My Health Dashboard* tab, choose **Featured Programs**, and select **View All**
- Download the **SydneySM Health** app, choose **Menu**, and select *My Health Dashboard*. Go to *Featured Programs* and choose **Emotional Wellbeing Resources**.

LIVONGO

Livongo for diabetes and high blood pressure is a health benefit at no cost that helps make living a healthier life easier.

Who can join: The program is offered at no cost to employees and covers dependents with diabetes and/or high blood pressure through the medical plan.

What you get

- ✓ Connected devices - automatically upload your readings to your secure online account and provide real-time personalized tips.
- ✓ Support from coaches when you need it - communicate with a coach anytime about questions on nutrition or lifestyle changes.
- ✓ Unlimited strips at no cost to you - when you are about to run out, we ship more supplies right to your door.

Enroll today: <https://get.livongo.com/SSD/hi>



- SSD strives to create a safe work environment.
- SSD provides work comp benefits in accordance with MO state law, which protects employees:
 - injured in the normal course and scope of employment and
 - when the accident is the prevailing factor causing the medical condition and disability
- Report all work-related injuries **immediately** to your SSD Administrator or SSD Supervisor.
- Call MUSIC's 24/7 Nurse Hotline at 833.214.3308 when an injury occurs as soon as possible and within 24 hours of an injury.
- When medical care is sought outside the building, a post-accident investigation may be conducted to better understand what transpired and to prevent future work-related injuries.
- [Workers' compensation procedures are fully outlined on the SSD Gateway.](#)
- Personal protective equipment ("PPE") such as bite guards, safety goggles, etc., may be required by staff to prevent future injuries. PPE requests can be made through an administrator or supervisor.
- Focus on safety is simply the right thing to do.
 - Protection of most valuable resource – people
 - Control costs (direct and indirect)
 - Safety is part of everyone's job





SSD - Special School District of St. Louis County

Welcomes You to Wellbeats

**Your Complimentary Wellness Benefit Exclusively
for SSD - Special School District of St. Louis County!**

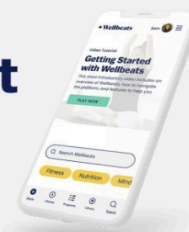
Wellbeats *Wellness*, a product of LifeSpeak Inc., is an on-demand video streaming platform with high quality, expert-led fitness, nutrition, and mindfulness classes you can play on your personal devices anytime, anywhere.

WHAT'S INCLUDED:

- 1,200+ fitness, nutrition, and mindfulness classes for all ages, levels, abilities, and interests
- Classes such as yoga, strength training, HIIT, running/walking, meditation, mental wellness, healthy recipes, cycling, kickboxing, kids activities, and cooking education
- Goal-based programs with guided plans to keep you on track such as Get Started, Train Your Way to a 5K, Lose Weight, Build Strength, Daily Mobility, Healthy Back, Stress Less, and Nourish Your Everyday
- Short stretch breaks and exercises to recharge during the day
- Personalized class and program recommendations
- Personal statistics and automated reminders
- Social features to schedule classes, invite others to join, and chat in real time



How to Get Started:



1

Go to portal.wellbeats.com or download the Wellbeats *Wellness* app

2

Enter your username and password.
If you forgot your password, select "Forgot password?" to be emailed a new, temporary password.



Scan code to
learn more
about Wellbeats



Download the app on the App Store, Google Play, or Apple TV

portal.wellbeats.com
support@wellbeats.com