

**NORTH RIDGEVILLE CITY SCHOOL DISTRICT EMPLOYEES**  
**2020 Open Enrollment**

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It's time for annual open enrollment. Annual open enrollment is your opportunity to review and choose your benefits for the up coming year that you and your family rely on for protection. The annual open enrollment period begins November 1, 2020, and ends November 30, 2020. All enrollment changes are effective January 1, 2021.

To help you select the benefit plan that meets you and your family's needs, refer to the attached Summary of Benefit Coverage (SBC) for each of the plans.

**Open Enrollment Period**

The open enrollment period begins November 1, 2020, through November 30, 2020, and all changes are effective January 1, 2021. **Enrollment forms are available on the NRCS website/administration/department/treasurer's office/miscellaneous forms.**

- You are not required to complete an enrollment form if you do not wish to make changes to your current healthcare election. You are required to complete a new Flexible Spending Account Enrollment Form if you want to participate in 2021.
- You are required to complete an enrollment form to enroll for coverage, to make a change to your current election. All changes are effective January 1, 2021.
- You are required to complete the attached Confirmation Waiver Form if you elect not to enroll in the insurance.
- Your completed enrollment form and/or Confirmation Waiver Form must be returned to Pat Ellis, Treasurers Office, no later than 4:00 p.m. on Monday, November 30, 2020.
- All elections will remain in effect until the next open enrollment period.
- You may only make a change to this election during the year if you incur a life event/status change.

**Life Events**

A life event/family status change is a change brought about by a birth or adoption of a child, a divorce, marriage, death, involuntary reduction in employment hours, or involuntary loss of a spouse's employment or benefits.

## **2021 Employee Monthly Payroll Contribution**

The following chart provides the 2021 employee and BOE funding for **PPO Plan A**:

	<b>Medical/Drug PPO Plan A</b>	<b>Dental</b>	<b>Vision</b>	<b>Total</b>
<b>Single Employee</b> Employer	\$ 97.60 \$486.87	<b>\$3.74</b> <b>\$21.84</b>	<b>\$.56</b> <b>\$3.53</b>	\$101.90 \$512.24
<b>Family Employee</b> Employer	\$212.44 \$1,039.59	\$8.90 \$54.27	\$1.28 \$8.82	\$222.62 \$1,102.68

The following chart provides the 2021 BOE funding for **PPO Plan B**: (Plan B medical/drug does not require an employee contribution.)

	<b>Medical/DRUG HMO Plan B</b>	<b>Dental</b>	<b>Vision</b>	<b>Total</b>
<b>Single Employee</b> Employer	\$0.00 \$429.45	\$3.74 \$21.84	\$.56 \$3.53	\$4.30 439.36
<b>Family Employee</b> Employer	\$0.00 \$914.10	\$8.90 \$54.27	\$1.28 \$8.82	\$10.18 \$942.83

### **Adult Dependent Eligibility Requirements**

Federal eligibility does not require a dependent child to live with the parent and allows the dependent child to be covered to age 26. It does not require a dependent child to be listed on the parent's tax return and does not require the dependent child to be a full-time student. Both married and unmarried dependent children can qualify for the coverage, although it does not extend to the dependent child's spouse or children.

### **Flexible Spending Accounts (FSA)**

You must complete a flexible spending account enrollment form if you elect to enroll in the Flexible Spending Account plan. The health care reimbursement account will offer you a way to save on most out-of-pocket health care expenses that aren't otherwise covered. It allows you to use pre-tax income for things like doctor office co-pays, prescriptions, chiropractic treatment and much more. If you elect to participate, your flexible spending account contribution will be withheld from your paycheck twice each month on a before-tax basis. Because you are using tax-free money to pay for your expenses, you reduce your taxable income, save on taxes. All employees of the North Ridgeville School District are eligible to enroll in the FlexSave Flexible Spending Account Plan.

The dependent care reimbursement account allows you to save on your out-of-pocket dependent care expenses on a before-tax basis. You choose how much to contribute to the account to pay for eligible child and elder care services that allow you and your spouse to work or attend school full time. Because you are using tax-free money to pay for your expenses, you reduce your taxable income, save on taxes.

To learn more about the flexible spending account, including videos and savings estimators, please visit [MedMutual.com/myspendingaccounts](https://www.MedMutual.com/myspendingaccounts) or call 800-525-9252.

Since your contributions to these accounts are deducted from your pay before taxes, they reduce your taxable income and help you pay many out-of-pocket costs that are not covered by your benefit plan. **In addition to your spending account contribution, a \$2.78 flexible spending account administrative fee will automatically be withheld from your paycheck twice each month for a total monthly administrative charge of \$5.50. You must complete a 2021 Flexible Spending Account Enrollment Form and submit the completed form to Pat Ellis, Treasure Department by November 30, 2020.**

### **Working Spouse Coverage**

When your spouse is eligible to participate, as a current employee or retiree in group health insurance and/or prescription drug insurance sponsored by his/her employer or any public retirement plan, your spouse must enroll in such employer (or public retirement plan) sponsored group insurance coverage(s).

This requirement does not apply to any spouse who works less than 30 hours per week AND is required to pay more than 50% of the single premium to participate in his/her employer's group health insurance coverage and/or prescription drug insurance coverage. This requirement also does not apply to any spouse who is a retiree under a public retirement plan and enrolled in Medicare coverage.

Upon your spouse's enrollment in any such employer (or public retirement plan) sponsored group insurance coverage, that coverage will become the primary payor of benefits and the coverage sponsored by the Board of Education will become the secondary payor of benefits.

Any spouse who fails to enroll in any group insurance coverage sponsored by his/her employer or any public retirement plan, as required by this mandate, shall be ineligible for benefits under such group insurance coverage sponsored by the Board of Education.

Every employee whose spouse participates in the Board of Education's group health insurance coverage and/or prescription drug insurance coverage shall complete and submit to the Board of Education, upon request, a written certification verifying whether his/her spouse is eligible to participate in group health insurance coverage and/or prescription drug insurance coverage sponsored by the spouse's employer or any public retirement plan. If any employee fails to complete and submit the certification form by the required date, such employee's spouse will be removed immediately from all health and prescription drug insurance coverages sponsored by the Board of Education. Additional documentation may be required.

If you submit false information or fail to timely advise the Plan of a change in your spouse's eligibility for employer (or public retirement plan) sponsored group health insurance and/or prescription drug insurance, and such false information or such failure by you results in the Plan providing benefits to which your spouse is not entitled, you will be personally liable to the Plan for reimbursement of benefits and expenses, including attorneys' fees and costs, incurred by the Plan. Any amount to be reimbursed by you may be deducted from the benefits to which you would otherwise be entitled. In addition, your spouse will be terminated immediately from group health insurance and/or prescription drug insurance coverage under the Plan. **If you submit false information, you may be subject to disciplinary action by your school district, up to and including termination of employment.**