

**North Ridgeville City Schools**  
**Open Enrollment Period**  
**November 2025**

November is the time for annual open enrollment. Annual open enrollment is your opportunity to review and choose your benefits for the upcoming year that you and your family rely on for protection. The annual open enrollment period begins November 1, 2025, and ends November 30, 2025. All enrollment changes are effective January 1, 2026.

To help you select the benefit plan that meets you and your family's needs, refer to the Summary of Benefit Coverage (SBC) for each of the plans linked below. All plans can be found on the district's Human Resources page of the district website.

### **Summary of Benefits and Coverage**

**Please note that we are still waiting for the 2026 Summary of Benefit and Coverage outlines, but no changes have been made to plan design.**

- [2025 NRCS Plan A](#)
- [2025 NRCS Plan B](#)
- [2025 NRCS Wellness Plan](#)

### [Costs of each of the insurance plans](#)

Once again, the North Ridgeville City Schools will be utilizing Northwest Group Services (NWGS) to allow for electronic enrollment. All employees are required to enroll electronically so that benefit packages can be selected or coverage can be declined. It is also important that beneficiaries are added to the electronic system and updated accordingly.

### **Completing Enrollment**

To assist our employees, staff will have three options to complete the enrollment.

1. **Self enrollment.** For your convenience, you may log in to the system at any time during the month of November to complete your enrollment. To assist you through the process, please use the directions as reference. Please use the following link to begin self enrollment: <https://harmony.benselect.com/enroll>.

### **The employee login credentials are:**

**Username- social security number (no dashes or spaces) or Employee ID**

**Pin/Password- Last four of employee social plus last two of birth year**

2. Schedule an **in person Open Enrollment meeting** to meet with representatives for Northwest Group Services that will assist you throughout the enrollment process. Representatives will be on site at each of our buildings, including transportation/maintenance to answer any questions you may have. Please click the link below to schedule an In-Person Open Enrollment meeting at your location (be sure to select the proper location) <https://book.appointment-plus.com/ckbz9vv6/>

3. **Virtual meetings** will also be available for your convenience. To sign up for a virtual Open Enrollment meeting, please use this link:  
<https://n-ridgeville-virtualenrollment.timetap.com/>

The Open Enrollment period allows you to enroll and/or make changes to your Medical, Vision and Dental coverage. Employees wishing to enroll in a Flexible Spending Plan for 2026, must enroll during the month of November. This enrollment period also allows you to consider additional supplemental coverages. All elections will remain in effect until the next open enrollment period. **Employees may only make a change to this election during the year if they incur a life event/status change.** A life event/family status change is defined as 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.

In accordance with collective bargaining language, all employees receiving Board provided health insurance benefits will receive compensation only through twenty-four equal pay periods.

**Employee Monthly Payroll Contribution**

Prices went into effect October 1, 2025. If a new plan is selected, coverage and costs will be effective January 1, 2026.

STANDARD PLAN A (FULL TIME) SINGLE COVERAGE		WELLNESS PLAN (FULL TIME) SINGLE COVERAGE	
	25-26 INSURANCE RATES (Effective 10/1/2025)		25-26 INSURANCE RATES (Effective 10/1/2025)
MEDICAL	\$117.20	MEDICAL	\$125.16
RX	\$26.76	RX	\$27.36
DENTAL	\$4.36	DENTAL	\$4.36
VISION	\$0.70	VISION	\$0.70
EMPLOYEE SHARE PER MONTH	\$149.02	EMPLOYEE SHARE PER MONTH	\$157.58
EMPLOYEE SHARE PER PAY	\$74.51	EMPLOYEE SHARE PER PAY	\$78.79
BOE SHARE PER MONTH	\$727.54	BOE SHARE PER MONTH	\$769.34

STANDARD PLAN A (FULL TIME) FAMILY COVERAGE		WELLNESS PLAN (FULL TIME) FAMILY COVERAGE	
	25-26 INSURANCE RATES (Effective 10/1/2025)		25-26 INSURANCE RATES (Effective 10/1/2025)
MEDICAL	\$249.06	MEDICAL	\$265.98
RX	\$59.46	RX	\$58.14
DENTAL	\$10.74	DENTAL	\$10.74
VISION	\$1.72	VISION	\$1.72
EMPLOYEE SHARE PER MONTH	\$320.98	EMPLOYEE SHARE PER MONTH	\$336.58
EMPLOYEE SHARE PER PAY	\$160.49	EMPLOYEE SHARE PER PAY	\$168.29
BOE SHARE PER MONTH	\$1,567.24	BOE SHARE PER MONTH	\$1,643.40
HIGH DEDUCTIBLE PLAN B (FULL TIME) SINGLE COVERAGE		HIGH DEDUCTIBLE PLAN B (FULL TIME) FAMILY COVERAGE	
	25-26 INSURANCE RATES (Effective 10/1/2025)		25-26 INSURANCE RATES (Effective 10/1/2025)
MEDICAL	\$0.00	MEDICAL	\$0.00
RX	\$0.00	RX	\$0.00
DENTAL	\$4.36	DENTAL	\$10.74
VISION	\$0.70	VISION	\$1.72
EMPLOYEE SHARE PER MONTH	\$5.06	EMPLOYEE SHARE PER MONTH	\$12.46
EMPLOYEE SHARE PER PAY	\$2.53	EMPLOYEE SHARE PER PAY	\$6.23
BOE SHARE PER MONTH	\$600.98	BOE SHARE PER MONTH	\$1,285.62

## **Flexible Spending Plans**

All employees of the North Ridgeville School District are eligible to enroll in flexible spending plans. If you elect to participate, your flexible spending account contribution will be withheld from your paycheck twice each month on a before-tax basis. This allows employees to spend tax-free money to pay for expenses, which in turn reduces taxable income, and saves money for our employees. Employees may choose from two plans (healthcare and dependent care). Additional information can be found on our website and will be shared with employees during the Open Enrollment period.

### **Healthcare FSA**

A healthcare FSA is a flexible spending account that allows you to set aside pre-tax dollars for eligible medical, dental, and vision expenses for you and your dependents, even if they are not covered under your primary health plan. You choose an annual election amount, up to \$3,400. At the beginning of the plan year, your account is pre-funded and your full contribution is immediately available for use. Your election amount is then deducted from your paychecks in equal installments throughout the year.

### **Dependent Care FSA**

A dependent care FSA is a flexible spending account that allows you to set aside pre-tax dollars for dependent care expenses, such as daycare, that allow you to work or look for work. You choose an annual election amount, up to \$5,000 per family. The money is placed in your account via payroll deduction, in equal installments, and then used to pay for eligible dependent care expenses incurred during the plan year.

## **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.

## **Working Spouse Coverage**

If an employee's 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, the 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 the 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 Section, 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 documents may be required.

If an employee submits false information or fails 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 results in the Plan providing benefits to which a spouse is not entitled, the employee 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 the employee may be deducted from the benefits to which the employee would otherwise be entitled. In addition, the employee's spouse will be terminated immediately from group health insurance and/or prescription drug insurance coverage under the Health Plan. If an employee submits false information, he/she may be subject to disciplinary action by the District, up to and including termination of employment.