

## Open Enrollment FAQ

### **Q: Are there any new benefits for 2026?**

**A:** NEORSD is introducing a Commuter Benefit that will allow employees to set aside pre-tax dollars into an account that can be used toward mass transit expenses. More information can be found [here](#).

### **Q: Are there any changes to our current benefits for 2026?**

**A:** All benefits are remaining the same for 2026. This year's enrollment will be passive, meaning employees only have to complete Open Enrollment if they are making changes to their benefits or enrolling in either Flexible Spending Account (FSA) or electing the new Commuter Benefit.

### **Q: Will my current benefits rollover if I do not make any elections during Open Enrollment?**

**A:** Every benefit will rollover except for Flexible Spending Account. Both the Healthcare and Dependent Care Flexible Spending Accounts require an election every year.

### **Q: How can I view my current benefit elections?**

**A:** Log into UKG and navigate to Menu > Myself > Benefits > Benefit Summary.

### **Q: How do I make my benefit elections during Open Enrollment?**

**A:** Log into UKG and navigate to Menu > Myself > Open Enrollment. Please note that this cannot be done on the mobile app; you must enroll on either a desktop or Sewer District iPad in the Google Chrome browser. Job aids are available at the links below.

[18S Job Aid](#)

[AFSCME Job Aid](#)

[Intern Job Aid](#)

[Non-Union Job Aid](#)

[OPBA Job Aid](#)

### **Q: Can I make changes to my benefit plans after Open Enrollment?**

**A:** Changes to benefit plans can only be made after Open Enrollment if an employee experiences a qualifying life event (QLE).

### **Q: Which family members/dependents can I cover on my benefits?**

**A:** An eligible dependent is defined as the employee's spouse, children, stepchildren, legally adopted children from the employee or the employee's spouse, or child for which the employee is legal guardian or custodian. Healthcare benefits will be extended to dependent children up to age twenty-six (26) in accordance with federal and state law.

**Q: What documentation is needed if I am adding a dependent(s) to my insurance? Do I need documentation for my dependent(s) if I am newly enrolling in a 2026 plan?**

**A:** To add a dependent(s) to your benefit plan, proper proof of relationship is required (marriage/birth certificate, etc.). The dependent's social security number, date of birth and sex assigned at birth (as defined by the benefit provider) will also be needed to enroll. If you are a new enrollee in a 2026 benefit plan, the same documentation is needed if you are covering any dependents.

**Q: Can I enroll my dependents on our benefit plans without enrolling myself?**

**A:** No, employees must be enrolled in our benefit plans to enroll any dependents.

**Q: On the final summary page of Open Enrollment, why are there more benefits listed under “Current Benefits” than “New Benefits?”**

**A:** “Current Benefits” lists all current benefits *and* deductions, whereas “New Benefits” only lists Open Enrollment electable benefits.

**Q: Do I need to submit proof of other credible coverage if I was enrolled in the Healthcare Buyout in 2025?**

**A:** No, this year we are not requiring employees to re-certify eligibility. If you are newly electing Healthcare Buyout for 2026, you will need to submit proof of other credible coverage.

**Q: What can I submit as proof of other credible coverage for the Healthcare Buyout?**

**A:** The documentation you provide must list your name and the effective date of your health insurance coverage. Common forms of documentation include a screenshot from the online insurance portal, a letter from a spouse's HR department confirming coverage, a letter from the VA, etc.

**Q: When is the latest I can make changes to my benefit elections during Open Enrollment?**

**A:** Open Enrollment closes at 11:59pm on Friday, November 21, 2025. You cannot make elections after this time.

**Q: Can I make changes to my Voluntary Life/AD&D coverage during Open Enrollment?**

**A:** Voluntary life/AD&D insurance is not an electable benefit during Open Enrollment. To apply for coverage or make changes to existing coverage, please contact [HRDirect@neorsd.org](mailto:HRDirect@neorsd.org) for more information.

**Q: Can I make changes to VOYA and/or Ohio Deferred Compensation through Open Enrollment?**

**A:** No, you must contact VOYA or Ohio Deferred Compensation directly if you want to start/stop/change your contributions. You may also request changes by creating/logging into your online account with Voya or Ohio Deferred Compensation. You can find their contact information in the Benefits Guide.

**Q: What is DIPPO?**

**A:** DIPPO is the Disability Insurance Premium Payment Option. A full description and example of the calculation can be found [here](#).

**Q: Why can't I elect Short Term Disability for 2026?**

**A:** Short Term Disability (STD) is not an Open Enrollment electable benefit. Eligible employees are automatically enrolled in the plan. If you are enrolled in STD for 2025, that coverage will roll over into 2026.

**Q: I forgot my UKG password and cannot login. Who should I contact?**

**A:** You can contact the Helpdesk at x6888 or by emailing [helpdesk@neorsd.org](mailto:helpdesk@neorsd.org).