

Open Enrollment FAQ's

From Employee Benefits <eb@neisd.net>
Date Fri 9/26/2025 4:53 PM

Hello NEISD District Employees,

Each year, the Employee Benefits office receives a lot of questions from <u>new hires</u> hired over the Summer or early in the Fall semester concerning their benefits when Open Enrollment comes around. Below are responses to common questions to help guide you through your first NEISD Benefit Open Enrollment.

1. "I just elected my new hire benefits. Do I have to go in and do Open Enrollment?"

- a. If you have a medical plan elected as a new hire, you are required to make your tobacco declaration annually. As a new hire, you answered the tobacco question for 2025. By completing your Open Enrollment elections, you will naturally answer the tobacco question for 2026. If you fail to complete Open Enrollment, you also fail to make your 2026 tobacco declaration and the \$30 / month tobacco surcharge will be charged to you on your 2026 paychecks beginning in January.
- **b.** Participation in Open Enrollment is not mandatory by NEISD.

2. "I am not making any changes to the benefits I elected as a new hire, do I still need to go in and do Open Enrollment?"

- a. You are not required to do anything with Open Enrollment. However, if you have a medical plan elected, you are required to make your tobacco declaration annually. As a new hire, you answered the tobacco question for 2025. By completing your Open Enrollment elections, you will answer the tobacco question for 2026. If you fail to complete Open Enrollment, you also fail to make your 2026 tobacco declaration and the \$30 / month tobacco surcharge will be charged to you on your January 2026 paychecks going forward.
- b. Participation in Open Enrollment is not mandatory by NEISD.

3. Will my Flexible Savings account 'roll over' into 2026?

- a. No. Flexible Spending accounts are a January to December benefit. You must use any money in your FSA by the end of December each year or it is 'lost'. This benefit is for known and predictable medical, dental, and/or vision out-of-pocket expenses each year.
- b. If you elected a Flexible Spending Account for 2025, and you would like to have it for 2026, you must elect it again this year during Open Enrollment.

4. Do I have to put any money in my Health Savings account to have this benefit?

a. If you elected the BlueEdge High Deductible account, you are eligible for the Health Savings Account. You are not required to have any money deducted from your paycheck to have this benefit. However, to receive the free NEISD district contribution, you must

elect the HSA plan and not waive this benefit. You will still receive the NEISD district contribution (quarterly) whether you contribute to it or not. Remember, the more you contribute to your HSA account, the quicker the balance grows and the more money you have available when unexpected medical, dental, and/or vision out-of-pocket expenses occur.

 Eligibility terms for the Health Savings account can be found on the Open Enrollment webpage.

5. Will my Health Savings account balance 'roll over' into 2026?

a. Yes, any balance at the end of each calendar year in your HSA account automatically rolls over into the next calendar year.

6. Do I need to print out my confirmation page since there is now an option to e-mail it to myself?

a. Yes, having a printed copy is the best proof of what benefits you elected and what benefits you waived in the event the e-mailed copy does not make it to your e-mail account.

7. How do I check my current benefits to see what I elected as a new hire?

- a. Login to the Employee Center through www.neisd.net website.
- b. Click "MyNEISD" (list of tabs in the center of the page).
- c. Click Employee Center on the left side of the page.
- d. In the Manage my Benefits section (bottom left), click Current Benefits.

8. How do I go to the Open Enrollment webpage?

a. Go to <u>www.neisd.net/openenrollment</u>.

You can always call us if you have other questions about your benefits.

Respectfully,

Risk Management and Benefits 8961 Tesoro Drive, Suite 209 San Antonio, TX 78217 (210) 407-0187

PRIVACY/CONFIDENTIALITY NOTICE: This email communication may contain private, confidential, or legal privileged information intended for the sole use of the designated and/or duly authorized recipients(s). If you are not the intended recipient or have received this communication in error, please notify the sender immediately by email or by telephone at 210/407-0187, and delete all copies of this email, including all attachments, without reading or saving them to your computer or any attached storage device. If you are the intended recipient, you will need to secure the contents conforming to all applicable state and/or federal requirements related to the privacy and confidentiality of such information, including the HIPAA privacy requirements.