

# Employers' Annual Benefits Open Enrollment Checklist

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Make this year's annual benefits open enrollment run more smoothly. Use this comprehensive open enrollment checklist to stay organized and on track throughout the enrollment period. It's one way to maximize enrollment and ensure compliance.

COMPANY NAME: \_\_\_\_\_

PLAN YEAR: \_\_\_\_\_

ENROLLMENT PERIOD START: \_\_\_\_\_

ENROLLMENT PERIOD END: \_\_\_\_\_

HR MANAGER: \_\_\_\_\_

BENEFITS ADMINISTRATOR: \_\_\_\_\_

## Pre-Enrollment Planning (60-90 days before)

- Review Current Benefits:** Analyze utilization data and employee feedback to inform decisions.
- Carrier Renewals:** Negotiate rates and review plan options with insurance carriers to ensure optimal coverage and cost-effective solutions.
- Budget Planning:** Determine employer contribution amounts for the new plan year.
- Legal Compliance:** Ensure plans comply with ACA requirements and relevant state regulations.
- Communication Strategy:** Develop a timeline for employee communications.
- Technology Setup:** Prepare the benefits administration platform for the enrollment period.

## Employee Communication (30-45 days before)

- Save the Date Email:** Send an initial announcement with enrollment period dates.
- Benefits Guide Creation:** Develop a comprehensive benefits booklet.
- Comparison Tools:** Create a side-by-side plan comparison.
- Meeting Scheduling:** Plan benefits information sessions with your team to ensure effective communication.
- FAQ Document:** Compile frequently asked questions and answers.

## Enrollment Period Management

- Kick-off Communication:** Launch the enrollment period with detailed instructions.
- Information Sessions:** Host group meetings to explain benefit options.
- Individual Support:** Provide one-on-one benefits counseling.
- Deadline Reminders:** Send multiple reminder emails during the enrollment period.
- Daily Monitoring:** Track enrollment completion rates.
- Technical Support:** Address system issues and login problems.

## Required Documentation and Forms

- Benefits Elections:** Collect all employee benefit selections.
- Dependent Verification:** Ensure that employees provide documentation verifying the eligibility of their dependents.
- HSA/FSA Elections:** Process enrollments for Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs).
- Life Insurance:** Update beneficiary information.
- Disability Coverage:** Confirm voluntary coverage elections.

- Acknowledgment Forms:** Obtain a signed receipt of benefits materials.

## Compliance and Legal Requirements

- COBRA Notices:** Distribute required continuation coverage information.
- Summary of Benefits:** Provide coverage summaries to all participants.
- HIPAA Notices:** Distribute privacy practice notifications.
- Marketplace Notices:** Distribute ACA marketplace notifications if required.

## Post-Enrollment Implementation

- Data Validation:** Review all employee elections for accuracy and completeness.
- Carrier Submissions:** Submit enrollment files to insurance carriers.
- Payroll Updates:** Configure new deduction amounts in your payroll system.
- Welcome Materials:** Distribute new ID cards and plan materials.
- Final Communications:** Send enrollment confirmation to all employees.

## Quality Assurance

- Coverage Verification:** Confirm that all enrollments processed correctly
- Billing Reconciliation:** Verify that carrier invoices match the enrollment data.
- Employee Follow-up:** Address any questions or issues that arise after enrollment.
- Process Review:** Document the lessons learned for next year's enrollment period.

**Notes:**

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**Resources**

When benefits and compliance management start to seem overwhelming, consider getting expert support. There are ways to simplify your HR tasks and payroll. [Justworks PEO](#) offers comprehensive benefits management, including open enrollment support, compliance assistance, evaluation, and access to high-quality group health insurance plans that small businesses typically can't access on their own.

Disclaimer: This checklist is provided for informational purposes only. Customize it to match your organization's specific benefits and compliance requirements, and consult your benefits advisor or legal counsel to ensure full compliance with applicable laws.