



Annual Open Enrollment Checklist

Pre-enrollment Period

Plan ahead:

- Be ready to answer employee questions regarding health care reform legislation. Understand how the legislation affects your benefits offerings and be prepared to share this knowledge with employees.
- Make a list of anything new and exciting that will enhance your open enrollment processes. Plan to communicate these enhancements to employees.
- Consider online enrollment programs and software if you haven't already. Allow time to implement them onto your company website before your open enrollment period.
- Maintain records of employee questions, comments and concerns, preferred communication methods, trends in employees' selections and other information that will help you better serve employees during open enrollment.
- Make necessary changes to your benefits offerings before the open enrollment period to avoid rushing at the last minute.
- Survey employees on what they are seeking in terms of benefits offerings and any improvements they would like to see. Customize your offerings to your employee population after analyzing survey results.
- Consider offering new benefits, even if they are 100% voluntary.

Spread the knowledge:

- Hold meetings with employees to review coverage options and changes. Offer information regarding benefits in various formats to your employees such as one-on-one meetings, viral benefit fairs, mailers or intranet tools.
- If pamphlets or brochures are provided by your carrier or third-party administrator, deliver them to employees.
- Communicate helpful phone numbers and websites to employees looking for additional resources.

Know your audience:

- Be prepared to answer questions that employees asked most frequently last year.
- Create a frequently-asked-questions sheet with answers to distribute, post or email to employees.
- Provide answers to basic questions, such as how much premiums will increase, new coverage options, etc.



Enrollment Period

Make sure employees have received all of the following materials, including:

- Open enrollment schedule
- Statement of current coverage
- Plan-specific changes and rates
- Plan-specific summaries
- Open enrollment booklet and forms
- Deadline for open enrollment
- Carrier contact information

Guide your employees through this period:

- Provide employees with materials and give them time to review them.
- Offer generous deadlines, with frequent reminders.
- Send a reminder the day before the enrollment deadline.
- Remain available through various mediums for employees to contact with questions and clarification.
- Make sure employees understand that you are available to answer any questions, and that no question is too simple or complex.

Post-enrollment Period

Did you...

- Check enrollment forms for any missing information?
- Check enrollment forms for any information that was incorrectly filled out?
- Submit all enrollment forms to the carrier?
- Ensure that you follow any health care reform provisions that affect your plan and employees?
- Follow up to ensure all employees received their ID cards?
- Make sure all employees are clear about their benefits and don't have any outstanding questions?