

Annual Open Enrollment Checklist

Open enrollment can be an extremely positive and rewarding experience for you and your employees. Consider the following suggestions to help you prepare for a successful open enrollment period this year.

Pre-Enrollment Period

Plan ahead:

- ✓ Be ready to answer employee questions regarding the health care reform legislation. Understand how the legislation will affect 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 percent voluntary.

Spread the knowledge:

Open enrollment can be an extremely positive and rewarding experience for you and your employees. This checklist will help you prepare for a successful open enrollment period this year.

- ✓ Hold meetings with employees to review coverage options and changes. Also offer information regarding benefits in various formats to your employees – one-on-one meetings, 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 enrollment materials, including:

- ✓ Open enrollment schedule
- ✓ Statement of current coverage
- ✓ Plan-specific changes and rates
- ✓ Plan-specific summaries

BENEFITS insights

- ✓ Open enrollment booklet and forms
- ✓ Deadline for open enrollment
- ✓ Resource 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.

Consider offering a second, off-cycle enrollment period for employees. Feature voluntary benefits that may be overshadowed by medical benefits and retirement options if offered during the typical open enrollment season. This second enrollment time will provide employees the opportunity to focus on other benefits offerings separate from the hectic primary open enrollment season.

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 are in compliance with any health care reform provisions that affect your plan and employees?
- ✓ Follow up to ensure all employees received their ID cards?
- ✓ Follow up and make sure all employees are clear about their benefits and don't have any outstanding questions?

Throughout the year...