



# Open Enrollment Checklist and Timeline

Open enrollment doesn't have to be stressful and confusing! We've pulled together our best tips and tricks to help you feel prepared and to help your employees have the best experience possible.

# What's Covered

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3 | Open Enrollment Timeline

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6 | Overall Considerations

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7 | Tips & What to Expect

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10 | How We Can Help

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# Before Open Enrollment

## 12 – 16 WEEKS OUT

- ☐ Ask employees for feedback via a survey; we can support this with our humanlyX tool.
- ☐ Confirm setup timelines needed by any benefits administration platforms to ensure you have enough time to build and test your new plans in the system for a smooth open enrollment.
- ☐ Review plans and overall strategy. *Things to consider:*
  - Talent acquisition strategy
  - Retention concerns
  - Turnover
  - Market trends
  - Your people and where they are in their life journey
- ☐ Consider whether you need to go to market with your plans; all organizations are different, but a general rule of thumb is once every three years.

## 6 – 12 WEEKS OUT

- ☐ If changing carriers, be sure to run a disruption analysis.
- ☐ Once benefit plan options are back, review:
  - Changes to coinsurance levels
  - Changes to primary and specialist care visits
  - Changes to prescription formulary lists
  - Overall costs
  - Enrollment requirements



- ☐ Once benefit plan options are back, check for the following:
  - Bundle discounts
  - Wellness offerings
  - Wellness dollars to use for different services
- ☐ Determine timeline for open enrollment; confirm dates and whether the enrollment needs to be passive or active.
  - Most open enrollment periods last approximately 2 weeks.
  - Ideally, your open enrollment window ends approximately 1 month before your new benefits take effect to allow plenty of time to process changes and mail out new insurance cards.
- ☐ Build your plans in your benefits administration system, or decide what method you'll be using to collect enrollment data.

### 3 – 4 WEEKS OUT

- ☐ Consider a multi-media approach to open enrollment communications, notifying employees of the open enrollment period and any important meeting dates.
  - Send notifications through messaging platforms, home mailers, video messages, calendar invites, email, and chat.
- ☐ Test your enrollment system to ensure it works, and correct any technical glitches.
- ☐ Send out calendar reminders for all meetings.
  - Consider allowing spouses to attend open enrollment meetings.





## During Open Enrollment

- ☐ Send out periodic reminders during Open Enrollment to encourage participation.
- ☐ Send out targeted reminders at least 2 – 3 days before open enrollment closes to make sure everyone participates.
- ☐ If you have employees who are less comfortable with technology, consider setting up kiosks staffed with People team members to help support them through the process.
- ☐ Many benefits administration systems will produce confirmation statements for your people; if they don't, it's a good idea to confirm people's elections directly with them before reporting to make sure there are no surprises. Their first trip to the doctor is not the time to find out they don't have the insurance they thought they did.

## Post-Open Enrollment

- ☐ Before the first payroll, run an audit (or a pre-process report) to confirm that all benefits deductions are updated accurately and are only being taken once.
- ☐ Confirm carrier has received elections and request target mail-out date.
- ☐ Send a communication to all employees with the approximate receipt date and who to contact if they haven't received anything.
- ☐ Send a reminder to employees the week of their paycheck that they will have the new rates.



# Overall Considerations

When looking at benefits, here are some options to consider adding, depending on your goals and population:

- Flexible Spending Accounts
  - Dependent Care
  - Limited Purpose (for use with an HSA)
- Caregiver Support Resources, including paid caregiver leave
- Company-Paid Life Insurance
- Company-Paid Disability Insurance





## Ongoing Pro Tips

- Help empower employees throughout the year with information about how to both understand and get the most from their benefit plans, which creates a much smoother open enrollment process.
- Provide education on the benefits of proactive care and screenings to help keep your people healthy AND drive down the cost of your premiums, a win/win.
- Help people understand how to make the most of their benefits and empower them to be informed consumers (MRI and X-ray costs vary widely with no real rationale) so they can benefit both you and them when it comes to renewal.

## Communication Pro Tips

- Clearly outline any changes to the plans, including rate changes, offerings, and changes within the plans.
- Host in-person, virtual, and recorded workshops to clearly explain everything and offer ample time for Q&A.
- Schedule one-on-one appointments with members of the People team and/or your broker to help people understand their plans and ask questions for additional support.
- If parts of your population primarily speak a language other than English (including ASL), you may want to consider:
  - Adding an enrollment service that offers enrollment support in a variety of languages.
  - Translating enrollment materials and information into multiple languages.
  - Having an interpreter attend in-person open enrollment meetings or create translated versions available on demand.



- Make sure to enable Closed Captioning and subtitles in any visual presentation, and consider the impact of coloration and contrast for those with visual limitations.
- Consider adding microlearning videos to help employees understand key components of their benefits plans. livingHR has a suite of microlearning videos breaking down the most common terminology and helping employees understand the different options and plan types.
- Minimize the use of jargon and overly technical language to make sure all team members can understand what's being offered.

## What to Expect From a Broker Partner

Great brokers are partners throughout your process, not just during open enrollment but throughout the year, especially when it comes time to review your plan options. Below are some quick tips on what you can and should be expecting from a broker partner:

- **Organizational Assessment:** An assessment to fully understand your organization – your concerns, your employee base, how benefits are used, what pain points exist, and what your budget is.
- **Expert Insight Based on Current Market Conditions + Trends:** Great brokers should have a pulse on trends across the entire health and benefits space. They should bring targeted suggestions to the table based on your organization's benefits experience beyond just medical benefits.
- **Market Research:** A great broker partner should have strong relationships with many carriers, be able to suggest when it's appropriate to go to market, and bring the right quotes forward based on your organization. They should also negotiate and advocate on your behalf so that you get the best renewal possible.





- **Strategic Plan Design Suggestions:** Your broker should partner with you to look at your plan design thoughtfully to align with your organizational goals and claims experience to ensure you're offering the right mix of benefit plans to support your employee base while staying within budget and controlling costs.
- **Open Enrollment Support:** Great broker partners will have a well-organized open enrollment support setup that aligns with your business. Things like in-person meetings, webinars, home mailers, benefits guides, email templates, one-on-one opportunities to meet to understand their benefits, and assistance in actually completing enrollment are all keys to a successful enrollment. Many brokers also have partnerships with benefits administration systems that can be connected to your HCM system; regardless of size, it's worth asking if your enrollment is still paper-based.
- **Compliance Support:** Your broker partner should be on top of all regulatory requirements, including required notices, 5500 filings, ACA reporting requirements, and how to structure your safe harbor and measurement periods. They should also support proper payroll setup to make sure that all deductions are set up and working correctly.
- **Claims Support:** If your employees are battling the insurance company, your broker should be running point to support you. They have relationships with the carriers and can help navigate what is often a frustrating and jargon-filled process.
- **Education:** A great broker partner should provide ongoing support and education to your employees year-round, not just during open enrollment.



# How livingHR Can Help

We know how challenging benefits administration can be and how time-consuming open enrollment is for people teams with already-full plates. Our team has extensive experience in navigating and managing benefits and is happy to jump in as an extension of your team to provide support! Some of the ways we can help include:

- **Pre-Benefits Surveys:** The best way to understand what your employees want is to ask them directly!
- **Post-Open Enrollment Surveys:** Find out what worked great and what could use a little zhuzh to make your next open enrollment a seamless experience for all.
- **Open Enrollment Support:** Need additional hands on deck to help with 1:1 meetings, answer questions, and create a full-blown communications suite? We got you!
- **Customized Metrics:** Creation of customized metrics to evaluate the effectiveness of your benefits program (things like offer acceptance rate, retention, etc.)
- **Microlearning Videos:** Useful microlearning videos that break down exactly what benefits you offer in easy-to-understand language that can be offered on demand.
- **Broker Intros:** Introduction to tested, tried, and true broker partners—we have a lot of partners that meet our requirements for service excellence, and we're happy to make introductions!

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