

Top 6 Open Enrollment Tips

The following important tips will help employers plan a successful open enrollment period.



1

Utilize A More Efficient System

Go paperless with a benefits system, especially one already integrated with your payroll technology platform. Some of the benefits of an efficient enrollment system include:

- Automate employee communication
- Track eligibility
- Automate changes with the carriers
- Automate payroll deductions
- Track the status of completion dates

2

Design a Clear and Concise Open Enrollment Announcement

Make sure your open enrollment announcement clearly summarizes key information, including:

- Open enrollment period dates for all benefits
- Pre-tax contribution rates by specific benefit
- Post-tax contribution rates by specific benefit
- Premium increases (if any)
- Any benefit changes

3

Create and Follow a Schedule for Communicating Open Enrollment Information

Create a timeline for distributing the required communication materials. The following is an example of a potential timeline:

- Email and/or mail your open enrollment announcement 7–14 days prior to the open enrollment period
- Send email reminders 1–3 days before the open enrollment period begins, and include FAQs
- Send a reminder on the 1st and 2nd days of open enrollment to all employees, which includes information such as open enrollment requirements and deadlines

4

Determine Employee Eligibility

If your company is subject to the "pay or play" provisions of the Affordable Care Act (which generally applies to those with **50 or more full-time employees**, including full-time equivalent employees), be sure you have used proper methods for determining whether an employee has sufficient hours of service to be considered full time, and therefore eligible for health benefits. Even if your company is not subject to the "pay or play" provisions, it would be prudent to confirm the eligibility requirements for particular benefits.

5

Distribute Required Benefits Notices or Disclosure Statements

Ensure that required notices are distributed, such as a Summary of Benefits and Coverage (SBC), Summary Plan Description (SPD), and Notice of Special Enrollment Rights.

6

Don't Overlook the Human Touch

Make sure that there is a company representative accessible to employees throughout the enrollment period who can answer questions and serve as a resource. Allocating staff time is a wise investment that will limit frustration and create a better experience for employees as they enroll.