

CHECKLIST

Benefits Open Enrollment Checklist

Plan, communicate, and administer open enrollment on time — without the last-minute scramble.

SPIRIT HR · RESOURCE CHECKLIST

Open enrollment goes smoothly when the work happens early. Use this timeline to plan, communicate, and administer enrollment without the last-minute scramble.

60–90 days before

- ☐ Review last year's plan performance, costs, and utilization.
- ☐ Get renewal figures and benchmark against the market.
- ☐ Set your benefits budget and employer contribution strategy.
- ☐ Decide on plan changes, new offerings, or carrier changes.
- ☐ Confirm ACA affordability for the coming year (if an applicable large employer).

30 days before

- ☐ Finalize plans, rates, and contribution amounts.
- ☐ Build enrollment materials and a simple plan-comparison summary.
- ☐ Set up plans and rates in your HR/payroll system.
- ☐ Schedule your communication plan (email, meetings, reminders).

During enrollment

- ☐ Send a clear kickoff announcement with dates and deadlines.
- ☐ Hold an info session or Q&A (live or recorded).
- ☐ Track participation and send reminders as the deadline nears.
- ☐ Help employees with questions and enrollment.

After enrollment

- ☐ Confirm every employee's elections (including waivers).
- ☐ Send enrollment confirmations.
- ☐ Update payroll deductions for the new plan year.

☐ Reconcile the first carrier invoices against elections.

☐ Handle COBRA and any required notices.

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