Post Open Enrollment Checklist

Keep your data clean, reduce errors, and make the plan year easier to manage

Start Here: the tasks that prevent the errors that are hardest to fix later.

- ☐ **Reconcile elections to the carrier.** Confirm every add, drop, and change reached the carrier and appears on the first invoice of the new plan year.
- ☐ **Reconcile payroll deductions to elections.** Match new rates, elections, and pre-tax amounts (FSA, HSA, commuter) before the first payroll of the plan year runs.
- ☐ **Give employees a way to confirm their elections.** Errors are cheapest to fix in week one. Set a date for employees to flag anything wrong.
- ☐ **Verify dependent eligibility and documentation.** Confirm newly added dependents qualify and any required documents are on file in your system.
- ☐ **Confirm the new plan year materials went out.** Carriers issue and send the SBCs, so confirm they reached employees, and confirm your SPD reflects any plan changes.
- ☐ **Confirm ID cards and member access.** Carriers issue the ID cards. Confirm with each carrier that cards are going out and that coverage works on the effective date. If cards may not arrive in time, be ready to tell employees how to get a temporary card, usually by registering on the carrier's member portal.
- ☐ **Update your downstream administrators and integrations.** Give COBRA, FSA/HSA, and payroll/HRIS connections the new plan year's plans, rates, and eligibility. Confirm each picked up the new year.

If You Have Time: worth doing for an easier year ahead

- ☐ **Tell employees how to use their new benefits.** Close the loop after enrollment, especially for first-time users.

  Large group of first-time FSA holders? Send next steps: when to expect the FSA card, common eligible expenses, and how to file a reimbursement claim. Same for first-time HSA, telehealth, or EAP.
- ☐ **Confirm beneficiary designations.** Prompt employees to review life and AD&D beneficiaries, especially after a recent life change.
- ☐ **Clean up the benefits admin system.** Terminate stale records, remove aged-out or duplicate dependents, and fix data hygiene for easier reporting all year.
- ☐ **Debrief the enrollment cycle.** While it is fresh, note where employees got stuck and where questions clustered. A few notes now save time next year.
- ☐ **Build a plan-year communication calendar.** Schedule FSA deadline reminders, qualifying-event instructions, and a mid-year check-in now.
- ☐ **Refresh new-hire onboarding materials.** Make sure mid-year hires get the current plan year's guide, rates, and plan summaries.

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