Open Enrollment Checklist

Make the most of your benefits this year! Use this list to stay organized and avoid last-minute stress.

Before Open Enrollment Starts

- [ ] Mark your open enrollment start and end dates on your calendar
- [ ] Review your current benefits and what's working (or not)
- [ ] Check for any life changes that might affect your coverage
  - Marriage or divorce
  - New baby or dependent
  - Child turning 26
  - Change in spouse's job or benefits

Review & Compare Your Options

- [ ] Read your employer's open enrollment guide or benefits summary
- [ ] Compare medical, dental and vision plan options
- [ ] Look for changes in:
  - Premiums
  - Copays or deductibles
  - Covered services
- [ ] Make sure your dentist, doctor or eye doctor is in-network
- [ ] Check which plans cover preventive care at no or low cost

Review Accounts & Costs

- [ ] Decide if you want to enroll or re-enroll in:
  - Flexible Spending Account (FSA)
  - Health Savings Account (HSA)
- [ ] Review employer contributions or matching (if available)
- [ ] Estimate your yearly medical, dental and vision costs

Update Personal Information

- [ ] Verify dependents are correctly listed
- [ ] Update beneficiaries for life insurance or savings plans
- [ ] Double-check your contact information

Before You Submit

- [ ] Review all selections for accuracy
- [ ] Confirm your dependents and coverage choices
- [ ] Submit enrollment before the deadline
- [ ] Save or print your confirmation for your records

