

Employee Open Enrollment

To Do List

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Make an open enrollment plan

1. Know your company's open enrollment dates
2. Set aside a time to review your benefits and enroll
3. Set up a meeting with your HR department or benefits representative if necessary to answer any questions

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Identify changes in benefits

1. Note any new health plans and benefits being offered and the costs and advantages associated with them
2. Note any changes to your current plan, even if the name is the same, including:
 - a. Cost (i.e. deductible, premium, co-pay, etc.)
 - b. Network (i.e. doctors who are considered in-network and whose care is covered more completely)
 - c. Prescription drug coverage

3

Clarify what you need from your insurance and benefits this year

1. Review your health insurance, savings and spending accounts and other benefits. What did you use last year? Did your insurance, saving, and spending accounts meet your needs?
 - a. Review any receipts from your providers – did you have the right amount of coverage or pay too much out of pocket?
2. Do you anticipate any major changes this year, such as moving, having a child, or getting married?

4

Find a plan that is a fit for your needs

1. Assess the plan offerings. Is there a plan that offers better coverage? A wider network of doctors you want access to? A plan that offers lower premiums but adequate coverage?
2. If you're looking to lower your monthly cost for health insurance and want a way to pay for your out-of-pocket medical expenses pre-tax, consider a High Deductible Health Plan (HDHP) paired with a Health Savings Account (HSA).

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To Do List (continued)

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Consider benefits that support financial wellness or reduce costs

1. Consider an HSA paired with a qualifying HDHP, an FSA, or HRA in order to have access to tax-advantaged savings and tax-free spending on qualified medical expenses
2. Consider enrolling in your company's Lifestyle Spending Accounts if offered to help support your financial and emotional wellbeing.
3. Consider enrolling in your company's Medical Travel benefits if they are offered in order to access care you may need that's outside of your immediate geographic area.

About Lively

Lively is the benefits services provider that gets it right. Working with a provider like Lively, which emphasizes easy-to-use technology, in-product employee education, and unparalleled customer service for HR team members and employees can increase employee engagement with benefit offerings.

Lively offers HSAs, FSAs, HRAs, LSAs, Medical Travel Accounts, and COBRA. We can help you design the most impactful plan for your organization and budget so that you can deliver the support your employees need to be their most productive selves at work. To learn more visit livelyme.com or reach out to us at sales@livelyme.com.

