

Pre-Open Enrollment

Checklist

Before Open Enrollment and making your benefits selection for next year, assess how employees are engaging with your current benefits offering, what they want more of, and to ensure that your benefits will offer the flexibility, choice, and ability to save that employees need in the upcoming year. After you review this data, drop options that are low performing and add options that maximize employee flexibility and choice.

1

Assess how employees are engaging with your current benefits offering and adjust accordingly

- Review your data from employer dashboards and reports to understand benefits utilization**
 - What are employees using the most? The least?
 - Are employees contributing to their HSAs or FSAs?
- Collect feedback from employees**
 - Satisfaction level with current benefits
 - What did employees like or dislike about the open enrollment process?
 - Common questions and concerns you can preemptively address this year?
 - What is most valuable to employees?
 - For example, HSA and 401(k) matching, tuition reimbursement, lifestyle spending
 - What benefits would employees like to see added?
 - For example, Medical Travel Accounts, Lifestyle Spending Accounts
- Set up a meeting with and review plan performance data from your benefits provider**
 - Request comparisons to other companies' performance
 - Compare your benefits utilization to industry benchmarks, such as the Devenir report for HSAs
- Drop options that are ineffective or low popularity and add options employees want**
 - Add a high deductible health plan (HDHP) if you don't have one already and health savings account (HSA) to encourage savings on premiums and increased ability to save
 - Increase HSA, FSA, HRA, or 401K contributions to incentivize employees to participate
 - Provide access to financial planning and counseling to encourage ongoing financial wellness
 - Increase access to mental health counseling, including telehealth options
 - Add or increase Lifestyle Spending Accounts to support employee wellness and ease employees' financial stress
 - Add a Medical Travel Account to support employees' access to healthcare they need, no matter where they live

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Checklist (continued)

2

Make an open enrollment plan and gather materials that you need

- Set measurable goals for employee engagement**
 - Engagement metrics can include email opens, webinar attendance, content downloads, and time spent on resource websites
- Create an employee communications plan to maximize engagement**
 - Break your plan out week by week
- Set up time to meet with your benefits broker to review your benefits options**
 - Schedule time for them to talk with employees
- Schedule virtual benefits information sessions**
 - Ensure these are at different times of day to accommodate different schedules and time zones
- Create an internal website for open enrollment to drive employees to a single, centralized source for information**
 - Include all information and resources employees need in one place
 - Ensure it is visually appealing, well organized, and easy to navigate
 - Keep site active even after open enrollment for ongoing education
- Send out open enrollment preview communications to employees to highlight**
 - Open enrollment timing and what to expect
 - New plan options
 - Invitations to sign up for information sessions

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.

