

Open Enrollment Communication Checklist



A Practical Guide for Employers Preparing for Benefits Enrollment

Open enrollment is one of the most important employee communication opportunities of the year. Use this checklist to help organize your messaging, reduce confusion, and support employees as they make benefits decisions.

1. Confirm Key Open Enrollment Details

Before communicating with employees, confirm the foundational details.

- Open enrollment start date
- Open enrollment deadline
- Effective date of benefit changes
- Benefit plans being offered
- Plans being added, removed, or changed
- Employee contribution amounts
- Employer contribution amounts
- Enrollment platform or process
- Required employee action
- Contact person or support resource for questions

2. Identify What Is Changing

Employees need to quickly understand what is different from the prior year.

- Medical plan changes
- Dental plan changes
- Vision plan changes
- Premium or payroll deduction changes
- Deductible, copay, or coinsurance changes
- Network or carrier changes
- HSA, FSA, or employer contribution changes
- Life, disability, or voluntary benefit changes
- Retirement plan or related benefit updates
- Enrollment system or process changes

Tip: Clearly separate “what is changing” from “what is staying the same.”

3. Create the Core Employee Message

Your first communication should answer the most important questions clearly.

- When open enrollment begins
- When open enrollment ends
- What employees need to do
- Whether enrollment is active or passive
- What happens if employees do nothing
- Where employees can review benefit options
- Where employees can find rates and plan summaries
- How employees submit elections
- Who employees can contact with questions

4. Use Plain Language

Benefits terminology can be confusing. Avoid assuming employees understand technical terms.

- Explain deductible
- Explain copay
- Explain coinsurance
- Explain out-of-pocket maximum
- Explain HSA or FSA, if offered
- Explain in-network versus out-of-network coverage

- Explain voluntary benefits
- Explain payroll deductions
- Explain employer-paid benefits

Tip: Use examples whenever possible.

Employees often understand benefits better when they can see how a plan may work in a real-life situation.

5. Prepare Communication Materials

Employees may need information in more than one format.

- Open enrollment announcement email
- Benefits guide or summary document
- Employee rate sheet
- Plan comparison chart
- Enrollment instructions
- Frequently asked questions
- Calendar invite for benefits meeting
- Reminder emails
- Manager talking points
- New hire or employee-specific instructions, if needed

6. Build a Communication Timeline

Avoid sending everything at the last minute.

- Pre-open enrollment announcement
- Launch communication on first day of enrollment
- Benefits meeting or information session
- Midpoint reminder
- Final week reminder
- Final day reminder
- Confirmation message after enrollment closes

Tip: Employees often need multiple reminders. A single email is rarely enough.

7. Prepare Managers and Internal Support Teams

Managers may receive questions even if HR owns the process.

- Notify managers of open enrollment timing
- Provide managers with basic talking points
- Clarify who should answer benefits questions
- Remind managers not to provide plan advice unless authorized
- Prepare payroll for deduction changes
- Prepare HR or benefits contacts for common questions
- Confirm escalation process for complex issues

8. Make the Decision Process Easier

The goal is not just to provide information. The goal is to help employees make informed decisions.

- Provide a side-by-side plan comparison
- Highlight key differences between plans
- Identify which benefits require annual re-election
- Explain who may want to consider an HSA or FSA
- Remind employees to review dependents and beneficiaries
- Explain required documentation for dependents, if applicable
- Remind employees to check provider networks
- Remind employees to review prescription coverage

9. Communicate the Value of Benefits

Employees may not fully understand the employer's investment unless it is explained.

- Highlight employer-paid benefits
- Share employer contribution amounts, where appropriate
- Explain wellness or employee assistance resources
- Remind employees of available retirement benefits
- Promote underused but valuable benefits
- Connect benefits to the company's broader employee value proposition

Tip: Employees are more likely to value benefits when they understand both the coverage and the company's investment.

10. Review Before Launch

Before sending communications, review for clarity and completeness.

- Are dates and deadlines accurate?
- Are rates and plan names correct?

Remember

Open enrollment is more than an administrative deadline. It is an opportunity to help employees understand their benefits, make informed decisions, and recognize the value of the company's investment in them.

A clear communication plan can reduce confusion, improve the employee experience, and make open enrollment run more smoothly for everyone involved.

- Are links working?
- Are instructions clear?
- Is the required employee action obvious?
- Are changes explained in plain language?
- Are contacts for questions clearly listed?
- Have legal, broker, carrier, or leadership reviews been completed, if needed?

11. After Open Enrollment Closes

Communication should not stop when enrollment ends.

- Confirm elections were submitted successfully
- Follow up with employees who missed the deadline, if appropriate
- Audit payroll deductions
- Confirm carrier enrollment files
- Send confirmation or next-step communication to employees
- Remind employees when new coverage begins
- Document lessons learned for next year
- Track common employee questions for future improvement



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