

# CHECKLIST | Open Enrollment for Employees

Presented by [HWP Insurance](#)

Open enrollment is the time to consider your medical needs and prepare for the upcoming year. There's a lot to think about when selecting health care benefits. While it may seem daunting, spending time reviewing your options can ensure you choose the best options for you and your family. Proper planning not only allows you to be prepared but also can give you peace of mind. Don't finalize your benefit elections until you have considered the items in this checklist.

| Preparing for Open Enrollment                                                                                                                                                                                                                                               | Completed                |
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| Familiarize yourself with the prior year's health plan, summaries of benefits and coverage (SBCs), and summary plan descriptions (SPDs).                                                                                                                                    | <input type="checkbox"/> |
| Review your current benefits plan and elections.                                                                                                                                                                                                                            | <input type="checkbox"/> |
| Consult with your spouse or partner about your current health benefits plan and elections, all known medical needs, and any potential changes or requirements when selecting a new plan.                                                                                    | <input type="checkbox"/> |
| Determine whether you or a family member is covered by Medicare.                                                                                                                                                                                                            | <input type="checkbox"/> |
| Confirm your beneficiaries are current and accurate.                                                                                                                                                                                                                        | <input type="checkbox"/> |
| Make a list of your primary care physicians, specialists, mental health professionals and current prescriptions.                                                                                                                                                            | <input type="checkbox"/> |
| Calculate your total medical costs from the prior year, including copays, coinsurance, deductibles and premiums.                                                                                                                                                            | <input type="checkbox"/> |
| Create a list of all major life changes since last year's open enrollment, such as major life events (e.g., marriage, birth of a child, death, divorce), health changes (e.g., a new diagnosis or health condition, new prescriptions), address changes and income changes. | <input type="checkbox"/> |
| List all known medical needs for the upcoming year, including elective surgeries, childbirths, blood work and routine preventive care visits.                                                                                                                               | <input type="checkbox"/> |
| Review all benefit plan and election options and materials provided by your employer, including SBCs, SPDs, enrollment guides, videos and brochures.                                                                                                                        | <input type="checkbox"/> |
| Determine whether your health care providers are in network under the new benefit plan options.                                                                                                                                                                             | <input type="checkbox"/> |
| Confirm that your prescriptions are covered under the new benefit plan options.                                                                                                                                                                                             | <input type="checkbox"/> |

*This checklist is merely a guideline. It is neither meant to be exhaustive nor meant to be construed as legal advice. It does not address all potential compliance issues with federal, state or local standards. Consult your licensed representative at HWP Insurance or legal counsel to address possible compliance requirements. © 2022 Zywave, Inc. All rights reserved.*

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| Make a list of any questions you may have regarding benefit plans and options.                                                                                                                                                            | <input type="checkbox"/> |
| Attend in-person and online open enrollment meetings and benefits fairs.                                                                                                                                                                  | <input type="checkbox"/> |
| Ask any questions you may have regarding your employer's benefit plans and options, including whether there are any voluntary benefits, such as dental or vision coverage, financial counseling, disability protection and pet insurance. | <input type="checkbox"/> |
| Calculate how much each benefit plan option will cost you per paycheck.                                                                                                                                                                   | <input type="checkbox"/> |
| Evaluate how each benefit plan option covers your medical costs, including copays, coinsurance, deductibles, premiums and prescriptions.                                                                                                  | <input type="checkbox"/> |
| Review options such as flexible spending and health savings accounts.                                                                                                                                                                     | <input type="checkbox"/> |

Open enrollment is just around the corner. Taking the time now to prepare can help you select the right health plan for you and your family.

For more information about employee benefits, contact us today by emailing [info@hwphillips.com](mailto:info@hwphillips.com) or calling (202) 331-9200.