

A background image showing a group of people in a meeting. They are sitting around a table with laptops, tablets, and coffee cups. The image is slightly blurred and has a blue overlay on the left side.

## EMPLOYEE BENEFITS

# 6 Month Open Enrollment Timeline

A Step-by-Step Guide to Smarter  
Employee Benefits Planning

To put this into practice, we've created a 6-Month Open Enrollment Timeline that gives you a clear, step-by-step framework for planning, decision-making, and communication leading up to renewal.

### **6 MONTHS** BEFORE

#### Review & Identify

- > Review plan performance and early claims trends
- > Gather employee feedback and identify gaps
- > Begin initial planning and renewal discussions

### **4-5 MONTHS** BEFORE

#### Strategy & Planning

- > Evaluate plan design and benchmark options
- > Explore funding strategies & cost control opportunities
- > Consider new or enhanced benefit offerings

### **3 MONTHS** BEFORE

#### Evaluate & Finalize

- > Review renewal projections and compare options
- > Narrow down and finalize benefit selections
- > Complete compliance review (ACA, ERISA, COBRA)

### **2 MONTHS** BEFORE

#### Prepare for Enrollment

- > Finalize plan details and decisions
- > Develop employee communication materials
- > Prepare and test enrollment systems

### **1 MONTH** BEFORE

#### Communicate & Educate

- > Distribute enrollment materials
- > Host meetings or webinars
- > Provide guidance and support

### **FINAL** MONTH

#### Enroll & Execute

- > Complete open enrollment
- > Monitor systems for accuracy
- > Submit final selections to carriers