Open enrollment made simple

Choosing your benefits doesn't have to be complicated.
With open enrollment here (or just around the corner), these tips will help you choose what's right for you.

Start with these simple steps:

1. Know your deadlines
Mark your enrollment dates on your calendar and set reminders so you have time to review and make changes before the deadline.

2. Review the basics
Refresh your understanding of key terms like *deductible*, *copay*, *coinsurance*, and *out-of-pocket maximum* so you can compare plans more easily.

3. Understand your enrollment type
Check whether your enrollment is active (you must choose every year) or passive (your current selections carry over if you take no action).

4. Consider life changes
Life events like marriage, a new child, or changes in health can affect the coverage that makes sense for you.

5. Check your network
Confirm that your preferred doctors, hospitals, and providers are in-network for the plans you're considering.

6. Compare plans each year
Whether you intend to keep your current plan or switch plans, review your options each year, as coverage and costs can change.

7. Plan for savings
If available, consider an HSA or FSA to set aside pre-tax dollars for eligible healthcare expenses. Be sure to budget carefully if funds don't roll over.

8. Explore extra benefits
Look for wellness programs, discounts, or additional resources offered through your employer that may add value.

Review your options and choose the coverage that fits your needs and budget.
If you have any questions, contact your HR or Benefits team.

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