

Preparing for Open Enrollment

Open Enrollment is upon us, and now is the perfect time to start reviewing your benefit needs for the upcoming year. Preparing early will assist in making informed decisions and avoid any last-minute stress once enrollment officially opens.

What is Open Enrollment?

Open Enrollment is the annual period when employees can review, update, or change their benefit elections. This includes medical, dental, vision, voluntary benefits, and other coverage options offered by the company.

It is essential to understand that changes cannot be made after Open Enrollment has closed unless you experience a qualifying life event such as marriage, birth/adoption, or loss of other coverage.

How to Prepare:

- ◆ Review your current benefits to understand what you are using and what you may need to update.
- ◆ Check your dependents to ensure everyone who needs coverage is listed correctly.
Evaluate your healthcare needs for the upcoming year.
- ◆ Review plan summaries so you can compare options.
- ◆ Collect necessary documents such as Social Security numbers for new dependents or proof of qualifying events if applicable.

Why Preparing Early Matters:

Taking the time now helps you:

- ◆ Avoid rushed decisions.
- ◆ Ensure dependents are correctly covered.
- ◆ Understand any changes in premiums or plan options.
- ◆ Make confident, informed benefit choices.

Open Enrollment is an opportunity to align your benefits with your personal and family needs for the year ahead.

Additional information that includes plan updates and enrollment instructions will be provided as we get closer to the official start date once that has been determined. Please take a moment this month to review your current elections and think about any changes you may need.

Your benefits are an important part of your overall well-being and preparing early ensures you get the coverage that fits you best.

September 1st — National
Cherry Popover Day

September 6th — National
Coffee Ice Cream Day

September 13th — National
Peanut Day

September 21st — National;
Day of Peace

If you have any questions or concerns regarding this article or any other HR issue, please feel free to give us a call or send us an email.

We are here to help.

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