



15 Items to Check Off Before Open Enrollment

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, and while it may seem daunting, reviewing your options can help you choose the best options for you and your family.

With busy schedules and responsibilities, it's easy for you to neglect planning for open enrollment. 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 checked the box for the following items:

Familiarize yourself with the prior year's health plan, summaries of benefits and coverage (SBCs), and summary plan descriptions (SPDs).

Review your current benefits plan and elections.

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.

Confirm your beneficiaries are current and accurate.

Make a list of your primary care physicians, specialists, mental health professionals and current prescriptions. Determine whether your health care providers are in network under the new benefit plan options.

Calculate your total medical costs from the prior year, including copays, coinsurance, deductibles and premiums.

Create a list of all major life changes since last year's open enrollment, including:



Life events (e.g., marriage, birth of a child, death, divorce)



Health changes (e.g., a new health condition, new prescriptions)



Address changes



Income changes

List all known medical needs for the upcoming year, including elective surgeries, childbirths, blood work and routine preventive care visits.

Review all benefit plan and election options and materials, including SBCs, SPDs, enrollment guides, videos and brochures.

Confirm that your prescriptions are covered under the new benefit plan options.

Attend in-person and online open enrollment meetings and benefits fairs.

Ask any questions 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.

Calculate how much each benefit plan option will cost you per paycheck.

Evaluate how each benefit plan option covers your medical costs, including copays, coinsurance, deductibles, premiums and prescriptions.

Review options such as flexible spending and health savings accounts.

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.