

Open Enrollment Planning Checklist

A timeline for the weeks before, during and after enrollment opens — not just a list of tasks.

The Timeline

90 DAYS OUT

Confirm Renewal Terms Are Locked

Rates, plan designs and any carrier changes finalized in writing, not still under negotiation.

60 DAYS OUT

Update the SPD, SBC and Enrollment Materials

Every document an employee will see should already reflect what actually renewed.

45 DAYS OUT

Build the Communications Timeline

Decide who hears what, and when — see CFH's guide to benefits communications for the sequencing.

30 DAYS OUT

Test the Enrollment Platform and Carrier Files

A file that fails silently after enrollment closes is far more expensive than one caught now.

2 WEEKS OUT

Schedule Employee Meetings or Sessions

In person, virtual, or both, sized to how the workforce actually works.

WEEK OF ENROLLMENT

Confirm Elections Are Flowing to Payroll

The first payroll cycle after enrollment closes is where a mapping error actually surfaces.

2 WEEKS AFTER CLOSE

Audit Elections Against What Was Intended

Catching a missed dependent or a wrong tier now is a correction; catching it in March is a claim problem.

Source note: Timeline assumes a January 1 plan year; shift the whole calendar to match your own renewal date.