

Mastering Open Enrollment

Tips and techniques for administering a successful
Benefits Open Enrollment

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Agenda

About Brice



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Open Enrollment Basics



What is Open Enrollment



Defined

A window of time when employees may elect or change the benefit options available through their employer, such as health, dental, vision, life, and ancillary insurances.



Once Per Year

The one time per year benefits can be changed for any reason such as:

- Adding or dropping coverage
- Adding or dropping spouses and dependents
- Adjusting to different plan options



Benefit Changes

No changes allowed the rest of the year unless during a Qualifying Life Event such as:

- Marriage
- Birth
- Job Change

Timing of Open Enrollment

- Set time period before the new insurance plan year
- Typically dictated by insurance carrier deadlines
 - Early enough for:
 - Administration of changes
 - New ID card delivery
 - Billing updates
- Employer have ultimate say in exact dates

- Best Practice Timeframes
 - 1 to 2 weeks
 - 6 to 8 weeks in advance of renewal date

Timing (...continued)

- Employers can (and should) restrict employees to only make decisions during this timeframe
 - Not required to allow changes up to renewal date
- Think about moving your school into using strict timelines
 - Can happen in baby steps
 - Over-communicate
- **Life is easier when all of your insurance coverages line up to the same plan year!**

Lining Up Your School's Benefits

Adjusting your plan years to a consistent date

- You have the option to change plan year on any benefit
- Typically will want to follow the Medical plan
- Dental and Worksite insurance are often an offender in schools

How to make a change

- Work with your carriers
 - Oftentimes will have to be adjusted to a “short” or “long” plan year
- Get help from your Broker/Agent
 - They can take care of this process and remove the work from your plate

Positives of Lining Up Plan Years

- **Make it easier on your staff**
 - A single, consistent Open Enrollment
 - Employee makes changes for all benefits at the same time
 - A single timeframe to remember
 - Deductions change at a consistent timeframe

- **Make it easier on yourself**
 - A single, consistent Open Enrollment
 - Do it well and do it once
 - Less risk to administration on offering benefits
 - A consistent timeframe helps budgeting (renewals)
 - Only one timeframe for adjusting deductions

Communication Strategies



Before, During, After OE

- **Communication Prior to OE**
 - Defining timelines
 - Changes to benefits
 - Updates to rates and contributions
- **Communication During OE**
 - Reminders on how to enroll
 - Reminders on timeline
 - Reminders on where to find information
- **Methods of Communication**
 - Email, written letter, flyers in communal places, updates during staff meetings
 - Reinforce the message through multiple channels early and often

“People don’t know what they want until you show it to them”
- Steve Jobs

xxxSchool District Open Enrollment Overview and Summary



Marshall Agency Open Enrollment Overview and Summary

Dental Plan Changes

- [Describe any changes to the dental plan carrier, benefits or contributions.]
- [Indicate whether new identification cards will be issued.]
- [List any additional resources for information, such as the benefit summary, service department and HR department.]

The following employee contributions will become effect on 7/1/2022, and will be paycheck.

Election	[insert present year]
Employee only	[insert amount per check]
Employee & spouse	[insert amount per check]
Employee & child(ren)	[insert amount per check]
Family	[insert amount per check]

Short-term and Long-term Disability Coverage Changes

- [Describe any changes to short-term and long-term disability plan carrier(s)]
- [List any additional resources for information, such as the benefit summary, service department and HR department.]

Company-paid and Voluntary Life Insurance Changes

- [Describe any changes to the life insurance carrier, benefits or contribution amount.]
- [Explain enrollment forms to be completed to add coverage, and/or to elect amount.]
- [List any additional resources for information, such as the benefit summary, service department and HR department.]

Health Care Spending Account Changes

- [Describe any changes to your organization's health spending account (HSA), health reimbursement account (HRA) or flexible spending account (FSA), if applicable.]
- [Describe enrollment form to be completed, other plan administration details and any additional resources for

Marshall Agency Benefits Snapshot

NOTE: After open enrollment, you **cannot** make changes to your coverage in family status, such as:

- Loss or gain of coverage through your spouse
- Loss of eligibility of a covered dependent
- Death of your covered spouse or child
- Birth or adoption of a child
- Marriage, divorce or legal separation
- Switch from part-time employment to full-time employment

You have [insert number] days from a change in family status to make changes.

Reminders:

- Open enrollment period: [insert start date and end date]
- Open enrollment meetings schedule:
 - [Insert Date]
 - [Insert Date]
- Open enrollment forms are due to [insert HR contact] by [insert deadline].

Introduction/Message to Employees

Include information like significant changes in benefits or cost sharing, open enrollment time frame, meeting dates and times, required forms from all employees and forms to be returned to whom by when.

7/1/2022 Summary of Employee Benefits Changes

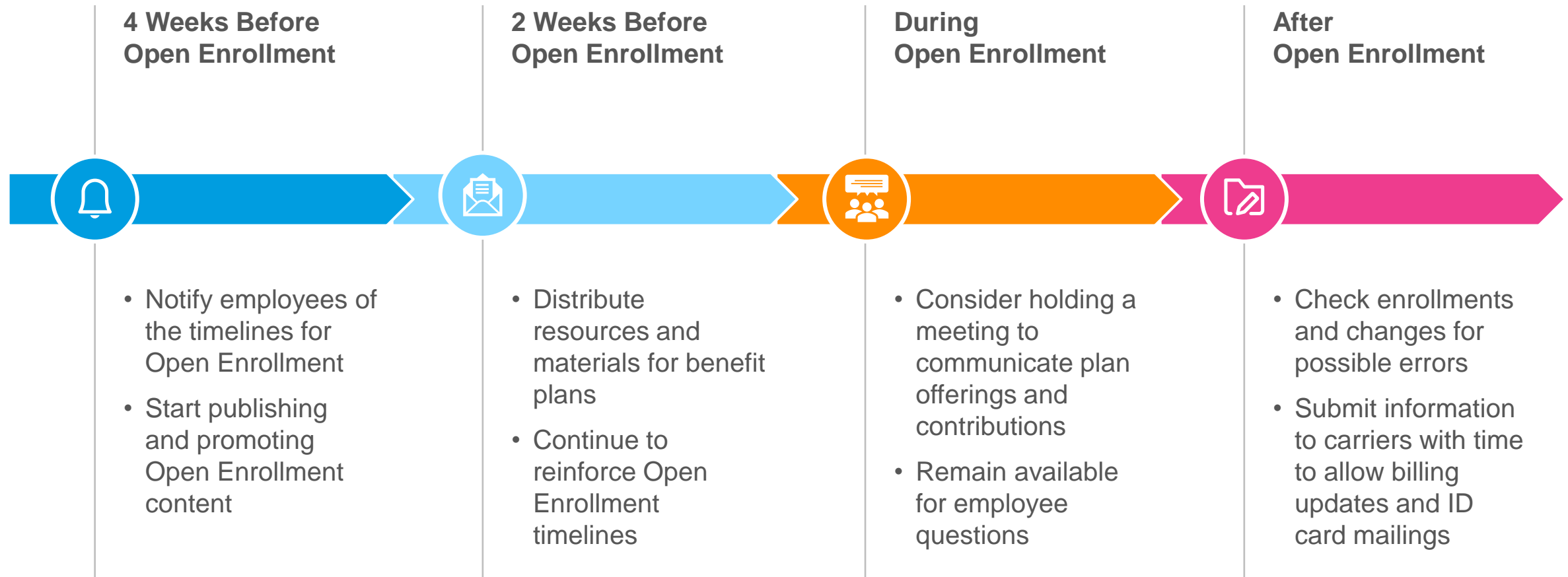
Medical Plan Changes

- [Describe any changes to the medical plan carrier, benefits or contributions.]
- [Indicate whether new identification cards will be issued.]
- [List any additional resources for information, such as the benefit summary, carrier website, carrier customer service department and HR department.]

The following employee contributions will become effect on 7/1/2022, and will be reflected on your [insert date] paycheck.

Election	[insert present year]	7/1/2022
Employee only	[insert amount per check]	[insert amount per check]
Employee & spouse	[insert amount per check]	[insert amount per check]
Employee & child(ren)	[insert amount per check]	[insert amount per check]
Family	[insert amount per check]	[insert amount per check]

Open Enrollment Timelines



Enrollment Technology

- Allows benefits to be administered in one place
 - Eliminate need for multiple carrier websites
 - Can include EDI data connections
- Allows employees to make all benefit elections online
 - Tracking and time stamps of employee elections
 - Helps gather all required information
 - Eliminate paper enrollment forms
- Allows for ease of administration
 - No manual entries need to be made
 - Administrators have documentation of enrolled or waived benefits

Recap

3

Open Enrollment Reminders

1

Understand Timelines

- Carrier Deadlines
- School Calendar
- Insurance plan year

2

Adjust Plan Years if Needed

- Benefit plans can be adjusted
- Work with broker/agent for help

3

Over-Communicate

- Open enrollment timeline and deadline
- Insurance changes
- Rate and contribution changes

4

Stick to the plan

- Limit exception scenarios
- Gradually enforce OE as the one time to make changes (outside of QLE)

Your future is limitless.SM

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