

5 Steps to Get Ready for Open Enrollment

Learn a Few Key Words

Knowing these three words will help you compare your plan options for you and your family.

Deductible is the amount you pay out of pocket before your insurance begins to pay.

Copay is a flat fee for a visit (like \$20 to see a doctor).

Coinsurance is when you and your insurance split the cost after you meet your deductible.

Review the Materials HR Sends You

Your employer will share important information before open enrollment begins, such as benefit guides, handouts and recorded webinars.

Take the time to review it! It will explain your options, what things cost, and any changes from last year. The more you read now, the easier your decisions will be. Don't let it sit unread in your inbox.

Know Your Dates - Don't Miss the Window!

Open enrollment only happens once a year. If you miss it, you could lose coverage entirely until next year.

Watch your email and posted notices for the exact dates. Mark your calendar and make sure you act before the deadline. You've got this!

Think About What's Coming Up This Year

Are you expecting a baby, getting married, or planning a surgery? Will you need braces or new glasses?

Think ahead! Your life changes can alter what kind of coverage you need. Open enrollment is your one chance per year to update your benefits to match where your life is headed.

Don't Overlook Your Voluntary Benefits

You have access to Accident, Critical Illness, Hospital Indemnity, and Voluntary Life coverage.

These help pay for unexpected events like a hospital stay or a serious injury or diagnosis. It can be paired with your healthcare plan for supplemental coverage. They are affordable add-ons that can protect your family when you need it most.

Additional Takeaways...

Think about the past year - did you hit your deductible?

Check all your doctors to make sure they're in network for the new year.