

2026 OPEN ENROLLMENT CHECKLIST

The Employer's Complete Guide to Open Enrollment

50+ action items across four phases — from renewal strategy through ACA post-enrollment wrap-up. Click any checkbox to mark it complete. Your checked state saves with the PDF.

90 Days Before Jan 1 Start Your Renewal	50+ Checklist Items Across 4 Phases	4 Email Templates Ready to Customize	Free Updated Annually No Sign-Up Required
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Phase 1: Renewal Strategy

- Pull claims data and utilization report
- Benchmark current plan vs. market
- Go to market — get quotes from 30+ carriers
- Evaluate level-funded vs. fully-insured
- Confirm ACA affordability threshold (9.02% FPL, 2026)
- Finalize employer contribution strategy
- Review voluntary benefits offerings
- Confirm HSA/FSA/HRA contribution limits
- Evaluate spousal surcharge / tobacco surcharge options
- Review wellness program incentive compliance
- Assess retiree benefit obligations
- Document plan performance vs. prior year goals

Phase 2: Plan Documents & Compliance

- Update Summary of Benefits and Coverage (SBC)
- Confirm Summary Plan Description (SPD) is current
- Review ERISA wrap document
- Distribute all required annual notices
- Confirm 5500 filing requirements (100+ participants)
- Review COBRA notice procedures
- Check state mandate compliance (PA, NJ, DE, MD)
- Document dependent eligibility rules
- Verify mental health parity compliance (MHPAEA)
- Confirm No Surprises Act compliance
- Update plan documents for legislative changes
- Review gag clause attestation requirements

Phase 3: Employee Communications

- Build enrollment communication calendar
- Configure online enrollment portal
- Prepare benefits comparison guide
- Schedule employee benefit meetings / webinars
- Send launch email (45 days before deadline)
- Send mid-enrollment reminder (30 days out)
- Send final deadline reminder (14 days out)
- Send post-enrollment confirmation email
- Prepare new-hire benefits orientation materials
- Train managers on enrollment timeline & FAQ
- Create FAQ document for employees
- Confirm translation needs for non-English speakers

Phase 4: ACA & Post-Enrollment

- Confirm ALE status (50+ FTEs)
- Document hours-of-service tracking method
- Confirm minimum value threshold met (60%)
- Prepare for 1094-C / 1095-C reporting
- Submit final enrollment to all carriers
- Confirm ID card delivery timeline
- Update payroll deductions for new plan year
- Set next renewal kickoff meeting (90 days out)
- Verify dependent audit documentation is complete
- Collect signed waivers from non-enrolling employees
- Reconcile enrollment rosters with carrier confirmations
- Archive all plan documents per ERISA retention rules
- Confirm PCORI fee obligation and due date

Need help with open enrollment? JS Benefits Group handles strategy, carrier shopping, employee communications, and ACA compliance. Call **(877) 355-6070** or visit **jsbenefitsgroup.com** to schedule a free consultation.