

Benefits Insights

Year-end Steps to Finalize Open Enrollment



While many employers have recently wrapped up open enrollment efforts for 2025 plans, some may still be working to finalize benefits enrollment. December is crunch time before benefits coverage for most group health plans begins Jan. 1 for employees and their dependents.

This article outlines 10 year-end steps for employers to complete their open enrollment efforts.

Open Enrollment Checklist

Organizations are especially busy in December as they prepare for a new calendar year. In addition to payroll and HR efforts, employers are closing up open enrollment and finalizing benefit plans for the new year.

Here are 10 year-end open enrollment tasks for employers to complete before Dec. 31:

1. Verify that employees have completed their enrollment forms and review them for errors.
2. Submit enrollment forms and information to insurance carriers, where applicable.
3. Confirm that the organization and carriers have copied and transferred all employee enrollment and election information correctly.
4. Update payroll to reflect any changes to employees' deductions based on employee benefits changes, such as new plans or premiums.
5. Confirm employees received their new ID cards. If they won't have them by Jan. 1, provide employees with steps to access their benefits.
6. Make certain all proper notices, such as Summary Plan Descriptions and Summaries of Benefits and Coverage, have been or will be distributed.
7. Ensure employees understand the details of their health care coverage and benefits.
8. Provide employees with opportunities to ask questions about their health care coverage and benefits.
9. Ensure compliance with any new laws, regulations or provisions affecting employee benefit plans or employees.
10. Audit billing invoices for insurance carriers and payroll deductions for accuracy and correct any errors, if necessary.

The post-open enrollment period is a critical time for organizations to review their open enrollment process and identify areas for improvement. Once open enrollment is finalized, employers can turn their attention to the next open enrollment season and make thoughtful decisions throughout the year to streamline and speed up the process to avoid any end-of-year pressure.

Summary

Employers are in the final stretch of finalizing their open enrollment efforts before plan coverage begins on Jan. 1. Reach out for more open enrollment strategies, guidance and employee deliverables.