

Email #1: Two weeks prior to open enrollment (for passive enrollment)

Subject:

Save the date! Benefits open enrollment is coming

Body:

Mark your calendars! Benefits open enrollment begins [\[MONTH DATE, YEAR\]](#) and ends [\[MONTH DATE, YEAR\]](#).

Open enrollment is your annual opportunity to review your current benefits selections and make changes, such as choosing a new medical plan or adding a dependent or spouse. Any changes you make will become effective on [\[MONTH DATE, YEAR\]](#).

Keep in mind that open enrollment only happens once a year and when it ends, **you cannot make changes to your coverage during the year unless you experience a qualifying event**. Examples of a qualifying event include having a baby or getting married or divorced.

Prepare for open enrollment

We're excited to continue offering a comprehensive and valuable benefits program for you and your eligible family members. To help you prepare for open enrollment, please review the attached benefits guide [\[ATTACH GUIDE\]](#) that offers an overview of our program. We'll also be hosting educational sessions (see dates/times below) that will include detailed information on the various benefits plans.

DID YOU KNOW? Understanding the different types of plans can help ensure you're choosing the best plan for your medical needs and for your budget. [Learn more about common benefits terms with this resource.](#)

Happy with your current coverage? Our plans aren't changing for the new plan year. We encourage you to review your benefits carefully. **However, if you do not make any changes in the enrollment portal, your selections will remain the same for the new plan year.**

Attend an educational session

Open enrollment can sometimes feel complicated, but we're here to help simplify it. Attend one of our [webinars or in-person sessions](#) where we will explain any changes in plans, provide tips on navigating selections, and answer questions. Days, times, and locations are below.

Webinars – [\[INCLUDE LINK TO JOIN\]](#)

- [\[DAY, MONTH DATE\]: \[Add times\]](#)
- [\[DAY, MONTH DATE\]: \[Add times\]](#)

In-person sessions – [\[INCLUDE LOCATION\]](#)

- [\[DAY, MONTH DATE\]: \[Add time\]](#)
- [\[DAY, MONTH DATE\]: \[Add time\]](#)

Ready to make your benefits selections?

When you are ready to make your selections, the next step is to enroll through our benefits enrollment portal. [\[INCLUDE LINK OR WHERE TO FIND PORTAL\]](#)

Common questions about open enrollment

Selecting benefits that provide the best care and coverage for your needs can help you optimize their value and minimize the impact to your budget. Deciding what's best, though, requires planning.

Here are some tips to help you make the best benefits decisions for you and your family.

- **Do I have to change my benefits coverage?** Not necessarily. Many people choose to elect the same coverage as they had the previous year. However, it's a good idea to review whether your current plan still meets your needs, identify any changes to your plan, or consider new plans that may suit your needs better. **If you do not make any changes in the enrollment portal, your selections will remain the same for the new plan year.**
- **Assess your health and the health of your family members.** Remember that plans with higher monthly premiums and lower copays and deductibles are best for those who will utilize healthcare services often. Yet, individuals and families who rarely visit the doctor may save a great deal by selecting a plan with low premiums and a high deductible.
- **Take advantage of educational sessions.** Attend our educational sessions to learn about new plan options that may be better for you and your family or what's changing with your current plan.
- **Consider tax-free benefits.** Health savings accounts (HSAs), flexible spending accounts (FSAs), and dependent care spending accounts are savings vehicles that can provide tremendous tax advantages, because any contributions are made with before-tax income. Reimbursements, which are also tax free, can pay for deductibles, prescriptions, and health-related costs not covered by your insurance.

Contact your benefits team with questions

Your benefits team is here to help! Contact us with any benefits or enrollment-related questions at [\[INSERT EMAIL AND/OR PHONE\]](#).