SSA Insurance Services

OPEN ENROLLMENT CHECKLIST

Before you choose a plan this open enrollment

It's tempting to keep last year's elections and move on. A few minutes of review can save real money and help you avoid surprises next year.

1 Check what's changing in your current plan

Premiums, deductibles, copays, networks, and prescription coverage can all change at renewal, even if your plan's name stays the same. Your enrollment materials and each plan's Summary of Benefits and Coverage (SBC) spell out the details.

2 Confirm your providers are in network

Use your carrier's online provider search to confirm your doctors, specialists, and hospitals are in network for the plan you're considering. If you take regular prescriptions, check the plan's drug list (formulary) to see how they're covered.

3 Look past the paycheck deduction

The plan with the lowest premium isn't always the lowest-cost plan. Add up your yearly premium plus what you'd pay out of pocket for the care you expect to use. If you're planning a surgery, expecting a baby, or managing ongoing treatment, a plan with a lower deductible or out-of-pocket maximum may cost less overall.

4 Plan your HSA or FSA contributions

If you enroll in an HSA-eligible plan, a Health Savings Account lets you set aside pre-tax money that's yours to keep. Flexible Spending Account dollars generally need to be used within the plan year, although some plans allow a limited rollover or grace period. Estimate carefully and check what applies to your plan before deciding how much to set aside. Your HR team can share next year's contribution limits.

5 Update dependents and beneficiaries

Married, divorced, or welcomed a new child? Make sure the right family members are covered, and review the beneficiaries on your life insurance while you're at it.

Don't miss the window

Open enrollment is usually your one chance each year to change plans. Once it ends, changes generally require a qualifying life event, such as marriage, a new child, or losing other coverage.

Look beyond medical

- Dental and vision
- Life and disability insurance
- FSA and HSA elections
- Voluntary benefits
- Virtual care
- Employee Assistance Program (EAP)
- Wellness programs and discounts

Before you click submit

Review your elections, confirm every dependent is listed, and save or print your confirmation for your records.

This checklist provides general information only. Your plan documents and enrollment materials govern your coverage, and available benefits vary by employer and plan.

Questions about your benefits?

Start with your HR team. Your SSA account management team is also available to help you understand your options and make informed choices.

760-607-6177
ssainsuranceservices.com