PAYNW

The Experience Expert

Open Enrollment Preparation Essentials

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Overview

Open Enrollment season is coming up, and you may be wondering what you need to do to prepare. Open Enrollment is a time for your employees to select their benefit options for the upcoming year and it is important that they are aware of their options and the process for enrollment is completed with ease. We have pulled together a checklist of essential tasks to help you prepare for your Open Enrollment process as you head into another benefits year.

Benefits Profiles

Benefit Profiles are where you will house your various benefit plans and enrollment settings. To prepare for Open Enrollment, take some time to review the configuration and settings on your benefit profile(s) to ensure it is still applicable for your upcoming benefits year. To access your Benefit Profiles, navigate to the Admin tab in your menu and select Profiles/Policies> Benefits> Profiles.

Let's explore some settings to review.

☐ Simple Enrollment Settings

Simple Enrollment controls whether all benefit plan groups will have the same enrollment period or if each group will have different dates associated with enrollment. If the Simple Enrollment Settings box is unchecked, the Open Enrollment box will be removed, and date options will then appear under each group.

☐ Enroll in All Current Benefit Plans

If you'd like your employees to select the option to be enrolled in all current benefit plans during the Open Enrollment process, you can enable this setting. When enabled, this setting will add a step at the beginning of the enrollment process to select all current plans and employees won't have to select each plan individually.

☐ Questionnaires

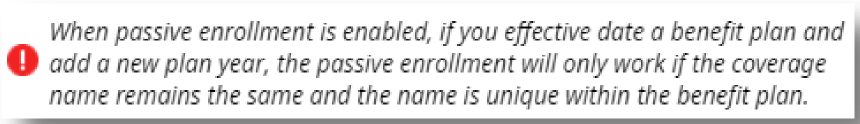
If you have any additional questions that need to be answered at the time of enrollment, they can be added using Form Questionnaires and attached to the benefit profiles.

Review or Assign a Workflow for Changes

Review the current workflow assigned to ensure the review and approval process will route to the correct person or group. If no workflow is assigned, create a new one and add to this setting. This option allows you to save time in reviewing and you approve requests easily from the To Do items as they come through. If the workflow option doesn't appear in your Benefit Profile configuration, navigate to the Global Policies tab in Company Settings> Global Setup> Company Setup and enable the Use Workflow for Benefit Enrollment box.

Passive Enrollment Options

Passive enrollment can be configured to allow your employees' current selections to remain the same for the new plan year. While this functionality can be enabled, it is still **best practice** to have your employees log in to ensure their plan selections are the option they want to enroll in and will need to submit their enrollment. When Passive Enrollment is enabled, you will receive an informational message on the page:



Open Enrollment Configuration

Your Open Enrollment Dates are one of the most important settings to update for your upcoming Open Enrollment season. There are two sets of dates you will need to enter:

For Starting Year

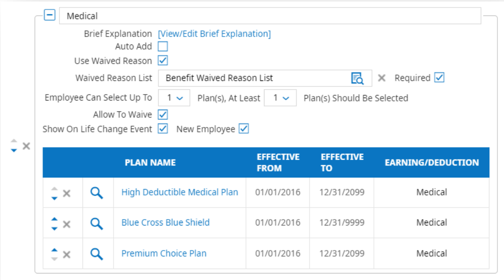
Enter the date your new plan year begins

Open Enrollment From and To

Enter the time period when employees can enroll

Benefit Plan Groups

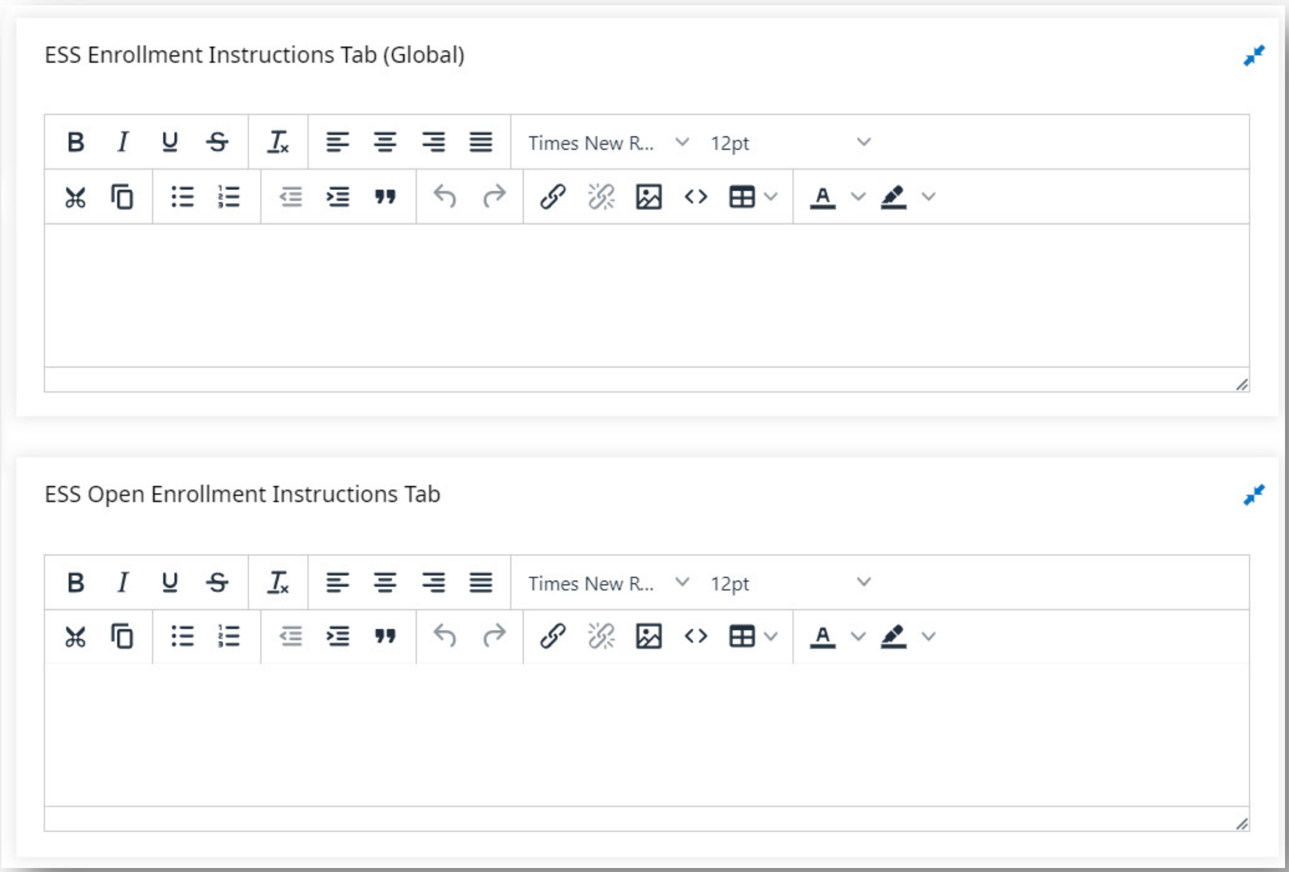
Adding your Benefit Plans to your profiles will allow employees to enroll in the plans that are assigned. Verify that the desired plans assigned to the profile are correct. If any plans need to be added or removed, you can accomplish that here in the groups section. Confirm the additional settings tied to those benefit plan groups are correct, including auto add options, waive options, and minimum and maximum selections. Additionally, you can add descriptions to the plan groups to help differentiate them and help your employees through Open Enrollment or with choosing their option(s).



Screen Messages

Several different screen messages can be configured for the benefits enrollment process. These screen messages can contain details about benefit plan options or instructions to help your employees through the enrollment process. You can personalize these messages for your organization using the HTML text editor that allows you to format text with familiar editing options, apply a background color, and insert images, links, and tables. Options to update the messages include the following areas: the Global Instructions tab, new enrollment messages, open enrollment messages, and submission message options. For Open Enrollment, you should review these areas and make sure they have updated information, instructions, and messaging to ensure your employees will be fully prepared to select their options:

- ESS Screen Message
- ESS Request Not Submitted Message
- ESS Enrollment Instructions Tab (Global)
- ESS Open Enrollment Instructions Tab
- ESS Enrollment Confirmation Selection
- ESS Enrollment Acknowledgement



Updating Benefit Plans

New Benefit Plan or Update Existing?

Determine whether you need to just update an existing plan or create a whole new plan. Reasons to create a new plan could be if you have a new provider, new eligibility requirements, or if there are a large number of changes to your existing plan. If you are just updating the pricing, editing your existing plan is the way to go.

To add or edit a Benefit Plan, navigate to the Admin tab in your menu and select Profiles/Policies> Benefits> Plans.

Explore these learning opportunities to help guide you through Benefit Plan updates

Benefits Ongoing Learning Journey

- Access through the Learning Center in your HCM solution (My Info> Help> Learning Center).

Update your Rates

Whether or not you have changed your providers and offerings, it is essential to ensure your rates have been updated for the upcoming benefits year. Rates are updated in the Benefit Plans configuration. You can update the rates individually or through the mass add and edit features in the ellipses.

Review and Update Additional Settings

Based on the type of plan and premium you are creating or updating, additional settings will affect coverage and enrollment options. These settings include Evidence of Insurability (EOI), requirements, unit amounts, waiting periods, and additional features. Make sure your dependent and beneficiary settings are correct as well as any requirements for those features are enabled. For plans that use units, such as HSA and FSA plans, ensure the minimums and maximums are updated to match the current regulations.

You can also add custom fields called Comparison Features to provide certain details such as coinsurance, deductible amounts, out-of-pocket maximums, office visit amounts, immunizations coverage, hospital emergency room amounts, and any other details that could be essential to the coverage. These fields can help your employees understand how much certain visits or deductibles would cost based on their coverage level.

Additional Settings to Consider Reviewing

- Eligibility filters
- Carrier connectivity
- Custom forms
- Waiting periods
- Minimum and maximum units
- ESS settings (provider information visibility) and supporting documents
- Spouse and dependent birthday, SSN, and minimum/maximum requirements
- Beneficiary birthday, SSN, and minimum/ maximum requirements

Testing Your Process

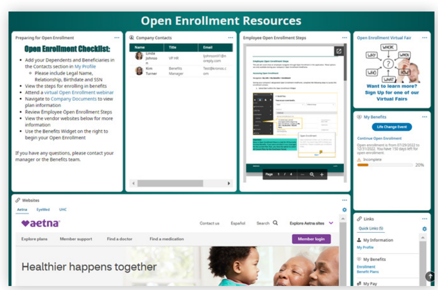
☐ Test Your Enrollment Process with Test Accounts and Profiles

Here's another **best practice tip**! You can test your enrollment process to see the plans available, plan details, messages and instructions, and confirmation are working properly using test accounts and profiles. Simply create a test employee (or use an existing one) and assign an applicable benefit profile to that test employee. To ensure the open enrollment process doesn't accidentally appear for all employees, clone the benefit profile you'd like to use, set the open enrollment dates for the testing time period, and assign that test profile to the test employee.

Driving Open Enrollment Participation

☐ Communicate the Open Enrollment Details to Your Employees

Communicating any changes made to the upcoming year's plans and providers as well as the open enrollment process for those who have not been through it already (or for those who need a refresher) is vital. Employees want to feel ready and at ease when it comes time to make their elections. Consider using these features to help with your communications and participation efforts.



Mobile App

Employees can complete their enrollment at the touch of a finger! That's right, the mobile app allows employees to make their elections using the Benefits widget. This allows them to complete their enrollment whenever and wherever. This option also provides employees the flexibility to take the enrollment home and discuss elections with other individuals who need to be involved in the selection process.

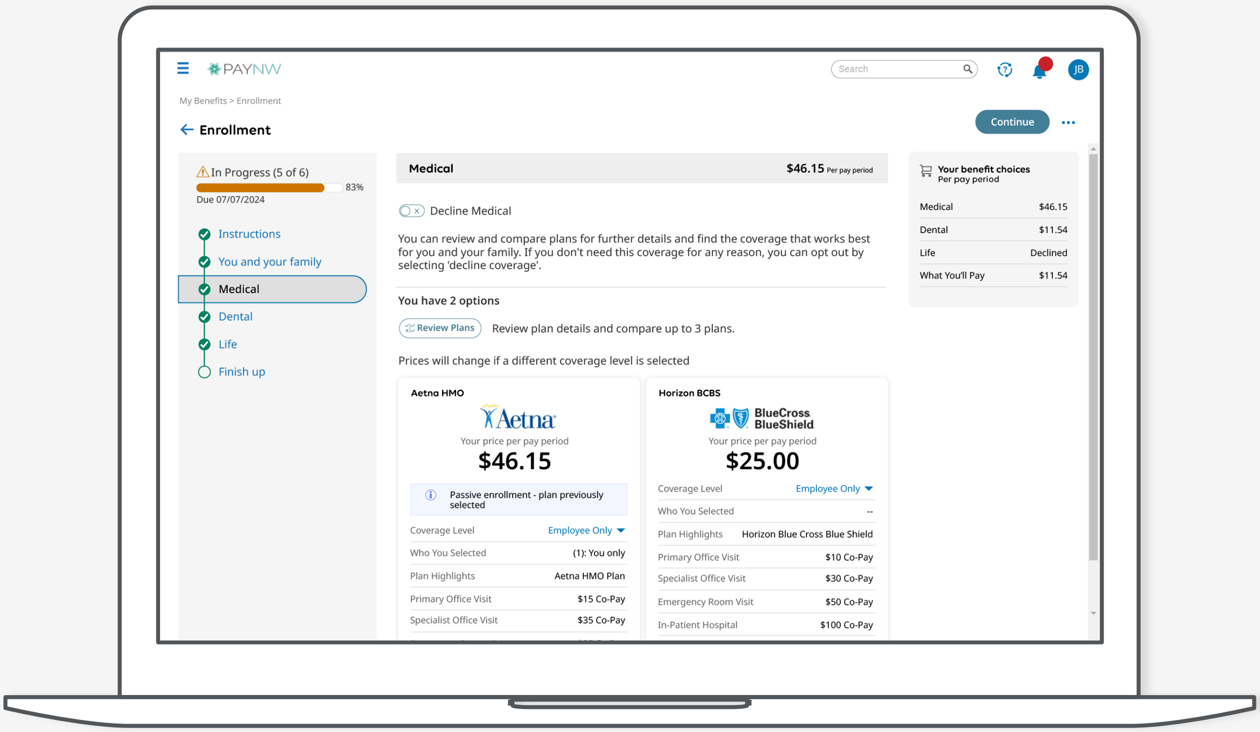
In-Product Tools

By using features available in the HCM solution, you can share important updates, and messages, and even provide a one-stop shop for all things Open Enrollment. Start by using the Announcements feature that includes a pop-up message when employees log in. And take it a step further by creating an Open Enrollment resources hub to share all of the important information employees will need to know.

Open Enrollment Begins!

Employee Enrollment

Once the Open Enrollment period has opened, employees will now see the Open Enrollment option in their accounts. Employees can enroll from two places: the Benefits widget (if added to their dashboard and using the new dashboard experience) or by navigating to My Info> My Benefits> Enrollment. From each of those areas, they will then select the Open Enrollment option. Employees can navigate through a checklist-style enrollment and utilize features such as the Compare Plans option and view the total cost of their elections.



Approvals and Reporting

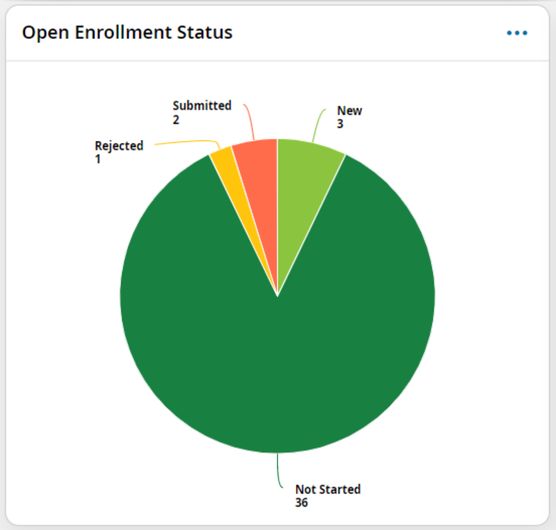
Review and Approve Your Submissions

Reviewing your employees' submissions is important. You want to ensure they are getting the coverage that is needed and want to make sure that all of the essential information that must be provided to your carriers is filled in correctly. You can review and approve the submissions from the Change Request Details or Change Request Summary reports. If you have a workflow tied to plan changes, you can also review and approve the submission details in your To Do items.

HELPFUL BENEFITS REPORTS FOR OPEN ENROLLMENT

Benefit Open Enrollment Status

The Benefit Open Enrollment Status report gives you a bird's eye view of where your employees stand during the Open Enrolment period. It will provide you with the details of their benefit profile and their status (Not Started, In Progress, Completed, or Rejected). You can access this report by navigating to My Team> Benefits> Reports> Benefit Open Enrollment Status.



Best Practice Tip: Turn this report into a chart so you can visually see the overall progress of your employee open enrollment status!

Change Request Detail

The Change Request Detail report will show you the individualized details of each employee's request. It is broken down by the different plans selected and shows you the plan chosen (or waived), what the employee's previous coverage was (if any), and premium amounts. Approvals can be completed from this report. You can also customize this report to show additional Benefit Plan details. Access this report by navigating to My Team> Benefits> Enrollment Requests> Change Request Details.

Change Request Summary

The Change Request Summary report will show you the summarized details of each employee's request. This report differs from the detailed report because it does not show the breakdown of what your employees have selected, but rather the overall status of the request. Approvals can be completed from this report. You can access this report by navigating to My Team> Benefits> Enrollment Requests> Change Request Summary.

Auto-Enrollment Requests

For organizations that use the auto-enrollment benefit profiles, this report will come in handy. Since the plans have additional enrollment settings such as workflows to allow the auto-start process, this report will tell you the status of those requests. You can access this report by navigating to My Team> Benefits> Enrollment Requests> Auto-Enrollment Requests.

REPORTING TASKS TO CLOSE THE LOOP ON OPEN ENROLLMENT

Carrier Connectivity

Not only are you making updates to your benefits during Open Enrollment, but your benefits providers may also be changing how or what information they receive from you. As you prepare for Open Enrollment, it is important that you think about, plan for, and test those changes. Consider these questions as you review your carrier connectivity:

- Do we continue to send our standard files through the remainder of the current year and handle Open Enrollment separately, or do we want to include those changes along with our standard files?
- Should those files only include changes, or should they be a “full file” that sends all the election information of each and every file?
- Which of those two options are we best set up to report?

It is a lot to think about and it’s why you must invest the time upfront. Ask your vendors how they test files and develop a plan with them to save yourself many headaches during a busy time of year.

Reconciling With Payroll

Don’t forget about your friends in payroll who need to reflect all the changes that have been made to benefits going into the next year. Are you capturing the correct premium amounts? Are you reconciling the amounts you have collected against the bills being paid to each provider each month? There are a lot of great reports in the system on both the benefits and the payroll side that can help with this reconciliation such as:

- Benefit Reconcile Report (Team> Benefits> Reports)
- YTD Amounts Paid (Team> Benefits> Reports)
- Earnings/Deductions/Tax Listing (Team> Payroll> Reports)

Make sure you are leveraging these reports and develop a plan with your payroll partners to understand how they reconcile each month and the process for handling discrepancies that arrive internally or occur on the provider side. A strong partnership with payroll goes a long way in making a smooth Open Enrollment process

Congratulations!

You’ve made it through your Open Enrollment process.

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