Open enrollment email

Send a save-the-date two to three weeks before enrollment opens, the kickoff on day one, a reminder at the halfway point and in the final week, and a last notice on the closing day.

KICKOFF ANNOUNCEMENT

Subject: Open enrollment is open: [Start Date] to [End Date]

Hi [First Name],

Open enrollment for [Plan Year] benefits is open now through [End Date] at [End Time] [Time Zone]. This is your once-a-year chance to change your medical, dental, vision and other benefits unless you have a qualifying life event.

What's changing for [Plan Year]:

- [Change 1, e.g. employee premium for the PPO plan goes up $12 per paycheck]
- [Change 2, e.g. new lower-cost HDHP option with an employer HSA contribution of $750]
- [Change 3, e.g. dental carrier changes to [Carrier Name]; new ID cards will be mailed]

What you need to do:

- [Action, e.g. Log in at [Enrollment Link] and review your elections.]
- If you have an FSA, you must re-enroll each year. It does not roll over automatically.
- Check your dependents and beneficiaries are correct.

Benefits sessions: [Session Dates and Links]. Questions: [Benefits Contact].

[Your Name]
[Title], [Company]

MIDPOINT / FINAL WEEK REMINDER

Subject: [Number] days left to choose your [Plan Year] benefits

Hi [First Name],

Open enrollment closes on [End Date]. If you haven't reviewed your benefits yet, now's the time: [Enrollment Link].

Three things people most often miss:

1. FSA elections must be made again every year.
2. Premiums for [Plan Name] are changing, so check your new per-paycheck cost.
3. Adding a spouse or child requires [Documentation, e.g. a marriage certificate or birth certificate] by [Documentation Deadline].

Need help comparing plans? Book a 15-minute call with [Benefits Contact] here: [Booking Link].

[Your Name]

FINAL DAY

Subject: Today is the last day of open enrollment

Hi [First Name],

Open enrollment closes today at [End Time] [Time Zone].

If you don't make changes, [Default Rule, e.g. your current medical, dental and vision elections will carry over to [Plan Year], but your FSA will not].

After today, you can only change benefits if you have a qualifying life event such as marriage, birth or adoption, or loss of other coverage.

Enroll here: [Enrollment Link]

[Your Name]

PASSIVE ENROLLMENT: NO ACTION NEEDED

Subject: Open enrollment: your benefits will roll over unless you change them

Hi [First Name],

Open enrollment runs [Start Date] to [End Date]. This year is a passive enrollment, which means your current elections will carry over to [Plan Year] automatically.

You only need to log in at [Enrollment Link] if you want to:

- change plans or coverage levels
- add or remove dependents
- enroll in or re-elect a flexible spending account (FSA elections never carry over)

Your per-paycheck cost for [Plan Year] is listed in the attached summary. Please check it, as premiums are changing slightly.

[Your Name]
[Title], [Company]

SUBJECT LINE IDEAS

- Open enrollment is open: [Start Date] to [End Date]
- Save the date: open enrollment starts [Start Date]

• What's changing in your [Plan Year] benefits

• [Number] days left to choose your benefits

• Today is the last day of open enrollment

• Action needed: re-enroll in your FSA

• Your [Plan Year] benefits: what to check

SMS / WHATSAPP VERSION

Hi [First Name], [Company] HR here. Open enrollment for [Plan Year] benefits closes [End Date]. Review your plans and re-elect your FSA if you use one: [Enrollment Link]. Questions? Call [Benefits Contact].

Placeholders to replace: [First Name], [Plan Year], [Start Date], [End Date], [End Time], [Time Zone], [Enrollment Link], [Change 1], [Plan Name], [Carrier Name], [Documentation], [Documentation Deadline], [Default Rule], [Session Dates and Links], [Booking Link], [Benefits Contact], [Number], [Your Name], [Title], [Company]