



OPEN ENROLLMENT DOS AND DON'TS



DO

DON'T



Be engaged. Ask questions, read communications from your employer and attend any available open enrollment meetings.



Sit back. This is the one of the best opportunities you have to save money on healthcare costs.



Revisit health insurance options available to you, since some employers offer both traditional plans and High-Deductible Health Plans.



Continue to be enrolled in a traditional health plan simply because that's what you're used to. HDHPs and HSAs carry savings potential.



Approach open enrollment each year with a fresh perspective.



Simply stick with the benefits plans you had the previous year.



Think about major life changes you've experienced in the past year.



Forget to consider your spouse and/or dependents, since they may also be covered by your benefits plan(s).



Use planning calculators to determine the right plan contribution amount.



Repeat the elections you made the previous year without analyzing how the previous year went.



Ask about available employer contributions and matches.



Leave money on the table if your employer is offering it.



Educate yourself about the specifics of each plan.



Rely exclusively on word of mouth to determine what's best for you.