



Countdown to Open Enrollment: Five Things to Consider Right Now

Prepare for Open Enrollment by reviewing your past benefits and evaluating your current situation.

1. Refamiliarize yourself with the choices you made for 2021

It's easy to simply roll over the elections you made a year ago. However, a lot can change from one year to the next. Ask yourself questions like: How much of the plan did I actually take advantage of during 2021? Did I have a significant amount of out-of-pocket expenses?

2. Review all benefit offerings carefully

Spend at least 15 minutes reviewing all 2022 benefit offerings, including optional items. Don't assume that every option is identical to what was offered in previous years.

3. Understand the full financial picture

When thinking about your costs, it's important to look beyond what's deducted from your paycheck. Compare plan deductibles and total out-of-pocket costs you might be responsible for.



4. Consider enrolling in an FSA

A Flexible Spending Account (FSA) can help you manage healthcare costs by letting you pay for many out-of-pocket medical expenses with tax-free dollars.

5. Review your dependents

Did you add or remove dependents during 2021? Now is the time to gather any documentation required to make changes to your list of dependents.