

# OPEN ENROLLMENT COMMUNICATIONS

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Email and text message  
templates to transform your  
communication efforts!



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# Before Open Enrollment Communications

## Email 1: Save the Date

Subject: Heads Up: Open Enrollment is Coming

Dear <Employee Name>,

We're excited to announce the upcoming Open Enrollment period for our company's benefits program. It's your opportunity to select and/or update your benefits for the upcoming <year> calendar year!

**Open Enrollment Begins:** <Start Date>

**Open Enrollment Ends:** <End Date>

Click here to view your open enrollment video postcard! <insert link to video postcard>

Open Enrollment is the time for you to explore all the benefits we offer, evaluate your needs and select the benefits that will work best for you and your family. Over the next few weeks we'll provide you with a variety of opportunities and important resources to learn about your benefit options.

Mark your calendar and get ready to lock down your benefits for the coming year!

### [Text Message: Save the Date](#)

Heads Up – It's almost time to enroll/update your benefits for <year>. Open Enrollment Starts <insert date>.

## Email 2: Get to Know Your Benefits

Subject: Everything you need to know about your benefits

Dear <Employee Name>,

As we communicated earlier, Open Enrollment begins in <timeframe here>. It starts on <Start Date> and ends on <End Date>.

Here's a brief overview of what's available to you and your family:

- <Healthcare Plans>: Review our health healthcare plan options to find the one that suits you best.
- <Dental and Vision>: Explore our dental and vision coverage for a healthy smile and clear vision.
- <Retirement Plans>: Secure your financial future by learning about our retirement plans.
- <Wellness Programs>: Discover our wellness programs designed to keep you healthy and happy

We hope you'll make the most of Open Enrollment this year – it's the perfect time to assess your needs and make informed choices about your benefits. We'll send you more resources to learn more about the benefits we listed above so you can get the most value out of your benefits in <year>.

### [Text Message: Get to know your benefits](#)

Please take the time to review <Company Name> benefits <here> so you're ready to make informed choices during Open Enrollment starting on <date>.

## Email 3: What's new this year

Subject: What's new for <year> Open Enrollment? Exciting Updates Inside!

Dear <Employee Name>,

As we gear up for this year's Open Enrollment, we're thrilled to share some exciting updates and enhancements to our benefits program. These changes are designed to make your benefits even more valuable and designed to meet your needs. Here's what's new:

1. **<New Benefit Option>**: We are introducing a brand new benefit to support your <insert need or goal>. This addition will provide **<insert information here>**.
2. **<Cost-Saving Initiatives>**: We understand the importance of managing healthcare costs. That's why we've implemented several cost-saving initiatives, included **<describe the cost-saving initiatives like: telemedicine, wellness incentives or even cost transparency tools>**.
3. **<Wellness Program>**: Our **<Company Name>** wellness program is expanding with additional resources and incentives to help you achieve your health and wellness goals. Click here to learn more. **<Insert hyperlink>**
4. **<Other New Features>**: We've also made several changes, such as **<mention other notable changes, like extended coverage, FSA adjustments, or improved online resources.>**

We believe these changes will make your benefits experience more rewarding and supportive. Be sure to visit the Benefits Portal during open enrollment to explore these new offerings and make choices that align with your needs.

If you have any questions, please don't hesitate to reach out to our Benefits Team at **<benefits team contact information>**.

### [Text Message: What's new this year](#)

**<Company Name>** has made a lot of updates and enhancements to our benefits program. Check out this **<video>** to learn more.

## Email 4: Open Enrollment Starts next week

Subject: Open Enrollment Starts Next Week

Dear <Employee Name>,

It's almost here! Our benefits open enrollment starts <insert day>. We want to make sure you are ready! Over the next few days take the time to

- Update your personal information
- Review your current benefits
- Explore your benefit options
- Enroll in benefits

### Benefits Portal

<Benefits Portal URL>

### Benefits Guide

We've also attached our benefits guide which has in-depth information on what's changing this year, your benefit options, costs and deadlines.

Thank you for being a valued member of our <Company Name> family, We're committed to your well-being and look forward to another successful Open Enrollment season!

### [Text Message: Open Enrollment starts next week](#)

Open enrollment starts next week! We want to make sure you are ready. Review the <benefit guide> to explore all the benefit options available – so enrolling will be simple next week.

## During Open Enrollment Emails

### Email 5: It's time to Enroll (Active Enrollment)

Subject: Open Enrollment Starts Today!

Hello <Employee Name>,

<Company Name> is proud to offer you a comprehensive and competitive benefits program. We encourage you to take advantage of the many benefits choices <Company Name> offers to you and your family.

Open Enrollment Starts: Today!  
Open Enrollment Ends: <OE end date>.

This is the **ONE** time each year to choose the benefits you'll have for the upcoming year. You must login to the benefits portal and select or decline each benefit offered. Your <year> benefit sections WILL NOT roll over to <year>.

What You Need to Do:

1. **Review Your Benefits.** Take some time to go through the information provided in the benefits guide and in the benefits portal. Understand your current benefits and consider any changes you might need based on your evolving needs.
2. **Explore New Options.** We have introduced some new benefits this year. Make sure to explore these options to see if they align with your requirements.
3. **Consider Your Needs.** Think about any significant life changes, such as the birth of a child, a marriage, or a change in your health status. These events might impact your benefit choices.
4. **Login and Select Your Benefits.** Go to <benefits website>. Once you login, follow the prompts to make your benefit selections for <year>.
5. **Don't Miss the Deadline:** Please note, the last day to enroll and make changes to your benefits is: <OE end date>. This is an active enrollment, so you must complete the enrollment process in order to have benefits for <year>.

Open Enrollment is only open for <insert timeframe> so login today at <benefits portal website> to ensure you have the coverage you need for the upcoming year.

**[Text Message: Open Enrollment starts today](#)**

Open enrollment is now open! Check your email to see what you need to do during this time to make sure you have the right coverage.

## Email 5.1: It's time to Enroll (Passive Enrollment)

Subject: Open Enrollment Starts Today!

Hello <Employee Name>,

<Company Name> is proud to offer you a comprehensive and competitive benefits program. We encourage you to take advantage of the many benefits choices <Company Name> offers to you and your family.

Open Enrollment Starts: Today!  
Open Enrollment Ends: <OE end date>.

If you already have benefits coverage through <company name> your most current benefits will automatically roll over to the next plan year, unless you choose to make changes. We do encourage you to review your coverage, so that you are familiar with you benefits and that your information is up-to-date.

What You Need to Know:

1. **Review Your Benefits.** Although your current benefits will automatically carry over, we encourage you to review your coverage to ensure it still meets your needs. If you are satisfied with your benefits, no further action is needed.
2. **Explore New Options.** We have introduced some new benefits this year. Make sure to explore these options to see if they align with your requirements.
3. **Consider Your Needs.** Think about any significant life changes, such as the birth of a child, a marriage, or a change in your health status. These events might impact your benefit choices.
4. **Login and Select Your Benefits.** Go to <benefits website>. Once you login, follow the prompts to review and make any necessary benefit selections for <year>.
5. **Don't Miss the Deadline:** Please note, the last day to enroll and make changes to your benefits is: <OE end date>. This is an active enrollment, so you must complete the enrollment process in order to have benefits for <year>.

Open Enrollment is only open for <insert timeframe> so login today at <benefits website> to ensure you have the coverage you need for the upcoming year.

[Text Message: Open Enrollment starts today](#)

Open enrollment is now open! Check your email to see what you need to do during this time to make sure you have the right coverage.



## Email 6: Benefits Fair

Subject: Benefits Fair Invitation

Hello <Employee Name>,

Our annual benefits fair kicks off tomorrow. The Benefits Fair is an event designed to provide you with valuable information about your employee benefits. It's a great opportunity to learn more about the benefits available to you, ask questions, and make informed decisions about your coverage.

To support our employees who work in the office and remotely, we are offering a hybrid benefits fair this year – including both in-person and virtual options. Below is the schedule for this year:

<Insert Schedule Here>

We look forward to participating with you at the Benefits Fair!

### [Text Message: Benefits Fair](#)

Join us for our Benefits Fair, starting tomorrow. Click <[here](#)> to see our schedule.

## Email 7: OE Tip #1

Subject: Open Enrollment Tip of the Day: Choosing the Best Insurance

Hello <Employee Name>,

We get it – choosing the right health insurance can be stressful. There are a lot of options, costs to consider and so many health insurance acronyms (like what’s an HDHP?!) and phrases to navigate.

That’s why we have <benefits website> to help you easily compare health plans and find educational resources when you need them. In addition to all the information found in the <benefits portal> here are 5 tips to help you choose the best insurance for you:

1. **Compare Plan Options.** Evaluate the different insurance plans available to you. Compare premiums, deductibles, copayments and out-of-pocket maximums.
2. **Look for Plans that Include your Current Healthcare Providers:** Look at the network of doctors and healthcare facilities each plan offers. A plan that covers your preferred healthcare providers can save you money in the long run.
3. **Understand Plan Types:** There are various types of insurance plans. Each type of plan has different rules about using out-of-network services. Make sure you understand these rules to avoid unexpected costs. We offer the following type of plans: <insert plan types and information about each plan>.
4. **Check Prescription Drug Coverage:** If you take prescription medications regularly, review the formulary of each plan. Ensure that your medications are covered and that the copayments are affordable to you.
5. **Take Advantage of Tools and Resources:** We offer online tools and calculators to help you estimate costs and compare plans easily. Please visit <benefits website> to utilize these resources to make an informed decision.

If you have any questions, please contact your benefits team <benefits team contact info>.

### [Text Message: OE Tip 1](#)

Did you know <Company Name> offers <medical plan types> from <carriers>? Learn more about medical plans at <URL>.

## Email 8: OE Tip #2

Subject: Open Enrollment Tip of the Day: Plan for a Secure Future with These Benefits

Hello <Employee Name>,

Did you know we offer benefits that can help you secure your financial future and enhance your overall well being? We understand the importance of planning ahead. That's why we are please to offer you a range of options designed to support your future financial goals and healthcare needs.

### **Flexible Spending Account (FSA):**

An FSA allows you to set aside pre-tax dollars to cover eligible healthcare and dependent care expenses. By contributing to an FSA, you not only reduce your taxable income but also save money on essential healthcare and childcare services. Whether it's medical co-pays, prescription medications, or daycare expenses, your FSA funds can be used for a variety of qualified expenses.

### **Health Savings Account (HSA):**

An HSA is a tax-advantaged savings account paired with a high-deductible health plan. Contributions to your HSA are tax-deductible, and the funds can be used for current and future medical expenses, including deductibles, copayments, and even long-term care insurance premiums. Unlike an FSA, the money you contribute to an HSA rolls over from year to year, allowing you to build a significant nest egg for healthcare expenses in retirement.

### **Health Reimbursement Account (HRA):**

An HRA is an employer-funded account that reimburses you for eligible medical expenses. HRAs are a valuable benefit because they can cover a wide range of medical costs, including deductibles, copayments, and even some out-of-pocket expenses not covered by your insurance plan. HRAs provide financial assistance for your healthcare needs, helping you manage your budget effectively.

### **Why Consider These Accounts:**

1. **Tax Advantages:** Contributions to FSA, HSA, and HRA are tax-deductible, reducing your taxable income and increasing your take-home pay.
2. **Financial Security:** Building funds in these accounts can provide a safety net for unexpected medical expenses, ensuring you have the necessary resources to handle healthcare costs.
3. **Long-Term Planning:** Contributions to an HSA can be invested, allowing you to grow your savings over time, potentially creating a substantial fund for future medical expenses, including those in retirement.
4. **Employee Support:** Our benefits team is available to assist you in understanding these benefits and making informed decisions about your contributions.

Open Enrollment is the ideal time to evaluate your needs and consider how these accounts can support your financial and healthcare goals. If you have any questions or need further information, please do not hesitate to contact our benefits team [<benefits team contact info>](#).

[Text Message: Open Tip 2](#)

Planning for the future can feel overwhelming. Take it one step at a time and review our Benefits Guide [<link>](#) to learn how our benefits can secure your financial future.

## Email 9: OE Ends Soon

Subject: Tomorrow is your last day to enroll in benefits!

Hey <Employee Name>,

Time is running out! Don't forget to enroll in the benefits <company name> offers. The last day to enroll is: <insert end date>.

Remember: You must complete the enrollment process to have benefits for <year>. Your <previous year> benefits will not carry over to <year>.

It's so easy to enroll:

1. Go to <benefits website>.
2. Enter your username and password.
  - a. Username instructions: <insert instructions here>
  - b. Password instructions: <insert instructions here>
3. Follow the prompts within the system to select your benefits for <year>.
4. Review your selections and complete your enrollment.

Please reach out to the benefits team if you have any questions! You can reach the benefits team by <insert contact information>.

### Text Message:

Tomorrow is your last day to enroll in benefits. Check your email for login instructions.

## Email 10: Last Day

Subject: Final Reminder: Open Enrollment Ends Today!

Hey <Employee Name>,

This is it – it's the last day of our open enrollment. After today, you cannot make any changes or selections to your benefits.

Open Enrollment Deadline: <insert date>

This is your final opportunity to:

1. **Review your Benefits:** Take a moment to ensure your current benefits still meet your needs. Consider any changes in your circumstances or family situation that might require adjustments to your coverage.
2. **Explore New Options:** If you haven't already, explore new benefits options that are available this year. Our benefits package is designed to support your well-being, so make sure you're taking advantage of all the resources available.
3. **Complete Your Enrollment:** If you've made any changes to your benefits, please ensure you've completed the enrollment process.
4. **Print a Copy for Your Records:** Print out a copy of your enrollment confirmations so you have it for future reference.

It's important to act now to secure your benefits for the upcoming year. After today's deadline, changes won't be possible until next year's open enrollment, except for qualifying life events.

Once again, here's how you can login to complete open enrollment:

1. Go to <benefits website>.
2. Enter your username and password.
  - a. Username instructions: <insert instructions here>
  - b. Password instructions: <insert instructions here>
3. Follow the prompts within the system to select your benefits for <year>.
4. Review your selections and complete your enrollment.

We are excited to offer you a great selection of benefits to support you and your family. If you have issues accessing your benefits or have any questions, please contact the benefits team <insert contact information>.

*Text Message:*

Don't miss your chance to enroll, change or update your benefits. You have until today at 11:59 PM to complete your benefit elections. Login at [<benefits website>](#) today!

## Post Open Enrollment

### Email 11: Now that OE is Over, Feedback

Subject: Open Enrollment is Over: We Want to Hear Your Feedback!

Hey <Employee Name>,

We hope you had a smooth and positive experience during this year's Open Enrollment period. Now that the enrollment is over, we would greatly appreciate your feedback to ensure we continue to improve our benefits program and the enrollment process.

Your insights are invaluable, and your feedback will help us understand what worked well and identify areas where we can enhance our process. Please take a few minutes to complete our brief Open Enrollment Feedback Survey by clicking on the link below:

<Survey Link>

Your responses are confidential, and your input will directly influence our efforts to provide you with the best possible benefits experience.

We genuinely appreciate your time and contribution. Thank you for being an essential part of our <Company Name>.

#### Text Message:

We value your input. Please take a few minutes to let us know your feedback on open enrollment by completing this survey: <survey link>.



## Email 12: Download the apps

Subject: Download Our Benefits App for Easy Access to Your Coverage

Hi <Employee Name>,

Thank you for participating in Open Enrollment <year>. Now that you signed up for benefits, we recommend downloading our <benefits app name> app. It's your one-stop-destination for managing all your benefits conveniently and on the go!

### Key Features:

1. <View your Benefits>
2. <Locate Providers>
3. <Claims Tracking>
4. <Wellness Resources>

### How to Get Started:

**Download the App:** Visit the App Store or Google Play Store and search for <benefits app name>. Download and install the app on your phone.

- <IOS App Store Link>
- <Google Play Store Link>

**Login:** Use your existing <benefits website> credentials to log in securely.

**Explore and Manage:** Explore the app's features and manage your benefits with just a few taps.

As always, please contact your benefits team if you have any questions about your benefits or the <benefits app name> app.

### Text Message:

Access your benefits wherever you go! Download our mobile app: <link>.

## Email 13: Qualifying Life Event

Subject: Important: Update Your Benefits with Qualifying Life Events

Hey <Employee Name>,

Now that Open Enrollment is over, you might be wondering how you'd make changes to your benefits if you have big life changes like getting married or having a child. Changes like these are called qualifying life events and they allow you to update your benefits.

Qualifying Life Events Include Changes Like:

- Marriage
- Divorce
- Legal Separation
- Birth of a child
- Change in child custody
- Change in employment status

Please note that you have <30 days> from the date of your qualifying life event to make changes to your benefits. It's essential to act promptly to ensure your benefits reflect your current situation accurately.

We understand that life events can be both exciting and challenging. Our goal is to support you during these times by providing the best possible benefits options for you and your family.

If you have any questions, please contact your benefits team <benefits team contact info>.

### [Text Message:](#)

How can I make changes to my benefits even though Open Enrollment is over? A qualifying life event. Find out more: <link>.