

Open Enrollment Checklist: Make the Most of Your Workplace Benefits

Open Enrollment is your once-a-year chance to review and update your benefits. Use this checklist to make confident, informed choices for the year ahead.

Health Insurance

- Compare all available plans (PPO, HMO, High Deductible, etc.)
 - Review monthly premiums, deductibles, and out-of-pocket maximums
 - Estimate upcoming medical needs for your family (planned surgeries, prescriptions, specialists)
 - Consider switching to a High Deductible Health Plan (HDHP) if eligible for an HSA
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Health Savings Account (HSA) or Flexible Spending Account (FSA)

- Decide how much to contribute for 2025
 - Check your current balance and review eligible expenses
 - Understand “use-it-or-lose-it” rules (for FSAs)
 - Confirm if your employer offers a match or seed contribution
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Dependent Care FSA

- Contribute pre-tax dollars for childcare, preschool, before/after-school care, or elder care
 - Make sure your provider qualifies under IRS rules
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Life & Disability Insurance

- Review your life insurance coverage—does it meet your family’s current needs?
 - Consider supplemental life insurance beyond what’s employer-paid
 - Evaluate short- and long-term disability insurance options
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Retirement Plan Contributions

- Increase your 401(k), 403(b), or SIMPLE IRA contributions if possible
 - Make catch-up contributions if you're 50+
 - Review your investment choices and risk level
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Beneficiaries

- Double-check beneficiaries for retirement accounts, life insurance, and HSAs
 - Update after life changes like marriage, divorce, or birth of a child
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Other Benefits to Review

- Legal services
- Identity theft protection
- Wellness or mental health programs
- Tuition assistance or student loan repayment
- Commuter benefits