

DATE

## Benefits open enrollment is here

Hello,

It's that time of year again - Benefits Open Enrollment is now open through November 15th.

#### What's New This Year:

- Expanded mental health coverage therapy sessions now covered at 100%
- New dental plan option with lower deductibles
- Flexible spending account limits increased to \$3,200
- **Pet insurance** now available (because we know they're family too)

#### Your Action Items:

- 1. Review your current elections in the benefits portal
- 2. Consider any life changes since last year (new spouse, kids, address changes)
- 3. Make your selections by **November 15 at 11:59 PM**

#### **Need Help?**

- Benefits portal: benefits.company.com
- HR team office hours: Tuesdays & Thursdays 2-4 PM (Add to Calendar)
- Questions: **benefits@company.com** | (555) 234-5678

Remember: If you don't make active selections, you'll be enrolled in the default plan, which may not be your best option.

More details coming later this week from the MyHR mailbox, but wanted to get this on your radar now.

Beth



DATE

## Benefits open enrollment deadline 1 Week Away!

Teammates,

We're halfway through Benefits Open Enrollment with one week left to make your selections.

**Progress Check:** About 60% of you have completed enrollment - thank you! For everyone else, here are answers to the questions I'm hearing most:

#### Q: "How do I know if the new dental plan is better for me?"

A: Log into the portal and use the "Compare Plans" tool. Input your expected dental needs and it calculates your estimated annual costs.

#### Q: "I'm traveling next week - can I enroll from my phone?"

A: Yes! The portal is mobile-friendly. Just bookmark benefits.company.com.

#### Q: "What happens if I miss the deadline?"

A: You'll be automatically enrolled in the basic medical plan and won't be able to make changes until next year (unless you have a qualifying life event).

**This Week's Priority:** Don't let enrollment fall off your to-do list. It takes 10 minutes and could save you hundreds of dollars next year.

**Deadline Reminder:** November 15 at 11:59 PM

Still have questions? Hit reply or stop by HR office hours.

Beth

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# Final 48 hours for benefits enrollment Don't get stuck with default options

Hi Teammates,

This is it - your last 48 hours to make Benefits Open Enrollment selections before the system closes on **Wednesday**, **November 15 at 11:59 PM**.

**Current Status:** 85% completed (you're so close to 100%!)

**For the 15% still pending:** I get it. Benefits decisions aren't fun. But spending 10 minutes now saves you from a year of "I wish I had chosen differently."

#### **Quick Decision Framework:**

- Same life situation as last year? Review current elections and adjust if needed
- New spouse/baby/major life change? Update dependents and consider family coverage
- **Healthy with no major medical needs expected?** High-deductible plan + HSA might save money
- Ongoing medical expenses? Lower-deductible plan likely better

#### **Last-Minute Help:**

- **Portal issues?** Call (555) 234-5678 we'll stay open until midnight Wednesday
- Can't decide? Email benefits@company.com with your specific situation
- **Traveling?** Remember the portal works on mobile

**After Wednesday:** No changes allowed until next November (except qualifying life events like marriage, birth, job loss).

Questions? I'm here, and so is the team monitoring MyHR@company.com

### Slack/Teams channel messages

#### Message 1: Initial awareness (Pinned to channel)

#### **6** BENEFITS OPEN ENROLLMENT IS LIVE **6**

New this year: Mental health at 100% coverage, better dental options, higher FSA limits, and yes... pet insurance 🖮

Deadline: Nov 15, 11:59 PM Portal: benefits.company.com

(React with when you've completed enrollment!)

#### **Message 2: Enrollment midpoint**

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Quick reminder: If you don't actively choose, you get the default plan (which might not be your best option).

Most common Q this week: "Is the new dental plan worth it?"  $\rightarrow$  Use the Compare Plans tool in the portal - it does the math for you

Still procrastinating? Set a 15-min calendar reminder right now 🦁

#### **Message 3: Final countdown**

#### FINAL 48 HOURS for Benefits Enrollment

85% of you are done (amazing!)

For the remaining 15%: The portal closes Wednesday at midnight. After that, you're locked into default options until next November.

Stuck on a decision? Send a chat to the MyHR team, who can help you think through it.

Portal acting weird? Call (555) 234-5678

Don't let Wednesday night become "I meant to do that..."