A woman with long blonde hair and glasses, wearing a white button-down shirt, is smiling and looking at a laptop. A man with short dark hair, wearing a white shirt and a dark vest, is also smiling and pointing at the laptop screen. They are sitting at a wooden desk in front of a large window with a grid pattern. The scene is brightly lit with natural light.

Open Enrollment: Check. 5 Ways to Close the Loop and Kick-Start the Plan Year

Success After Open Enrollment

Once employees have reviewed and selected their benefits for the upcoming plan year, it's often cause for celebration. But did you know that nearly 1 in 5 employees do not feel confident they understand everything they have signed up for after their employee benefits enrollment?*

Before you throw the confetti, remind your employees of these five things to continue the positive momentum and learnings post-open enrollment.

*Aflac. 2018 Aflac WorkForces Report. Accessed September 30, 2019.





Encourage the Use of Telemedicine

Meeting with doctors by telephone or video chat is not a new concept, however, the COVID-19 pandemic has shed a new light on the value of this service. If your insurance provider offers a telemedicine option, let your employees know how to access it.

REMEMBER

Telemedicine can remove the need for many non-emergency ER visits, resulting in healthcare savings for both the employer and employee.





Set up User Accounts

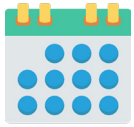
Most carriers offer online portals or apps to help employees navigate their elected coverage, search for in-network providers and research the cost of care for future procedures.

Send your workforce the information they will need to set up any online accounts and remind them of the benefits that these portals can provide.

REMEMBER

Online portals and apps can also be used to find doctors and facilities that are in-network for your employees' plans.





Schedule Annual Exams

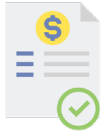
Almost every healthcare plan covers specific annual preventative care services without cost-sharing requirements. Identify which exams or procedures are covered by your carrier and communicate that with your workforce.

Encourage employees to actively partake in their health plans and take advantage of these benefits throughout the plan year.

REMEMBER

It is important to understand the difference between preventive care and diagnostic care. Preventive care is designed to help you stay healthy and is covered by most health plans with \$0 out-of-pocket when you see a network provider.





Double-Check First Paystub

Following your effective date, remind employees to **check the amount deducted from their paychecks**, specifically for insurance coverage.

If any discrepancies are identified, they will be easier to rectify earlier in the plan year.

REMEMBER

Health insurance costs are included among expenses that are eligible for the medical expense deduction on an employee's annual tax return.





Track All Health Related Expenses

Remind employees to pay attention to how much they **spend on health-related expenses** throughout the year.

In doing so, they will be prepared for next year's open enrollment period and able to make an educated choice on plan changes.

REMEMBER

Medical expenses can be expensive, especially unforeseen emergencies that are not fully covered by a carrier. Keeping track of all expenses will help determine what might be tax-deductible come tax season.



Continue the open enrollment momentum.

Creating a post-open enrollment communications strategy for employees will help them actively engage in their benefits throughout the plan year.

For additional strategies on how to succeed during and after open enrollment, visit the OneDigital Open Enrollment Online Hub.

