

5 Things to Know Before You Enroll

1

What's so special about Open Enrollment?

It's your once-a-year chance to choose your benefits for the year ahead. You can also make changes, add or remove dependents, or waive coverage.



2

How do I choose the right benefits?

Take a look at your current coverage and consider what worked and what didn't. Then compare your options, costs, and expected needs to decide what fits you best.



3

Can I enroll my dependents?

Yes. You can cover eligible dependents, but you may need to provide documentation (like a marriage or birth certificate) to confirm eligibility.



4

How can I lower my healthcare costs?

Choose a plan that fits your needs, stay in-network, use preventive care (often free), and consider lower-cost options like generic prescriptions and telehealth. If available, use an HSA or FSA to save with pre-tax dollars.



5

What if I miss the deadline?

You'll likely need to wait until the next Open Enrollment to make changes, unless you have a qualifying life event, like marriage or the birth of a child.

