



# 5 TIPS TO SAVE TIME AND REDUCE STRESS DURING OPEN ENROLLMENT

01

## Conduct employee surveys

Understand employees' benefits needs and preferences by administering a survey.

- Ask employees what matters to them (cost, network access, deductibles, etc.) to build a competitive and appealing plan.

02

## Review claims data early

Claims data can help predict costs and plan a budget months ahead of your renewal.

- What types of claims (ER visits, prescriptions, chronic conditions) are most common? Use this data to manage costs and design your plan.

03

## Find the best broker for you

Utilize your network - HR colleagues, CPAs, other business owners - to find a broker who has experience with a business of your size.

- A broker will assist you in "shopping" your plan, ensuring you get the most competitive rates.

04

## Know your options

Get creative in managing your plan and incentivizing employees.

- Explore plan design options like wellness incentives, cost-sharing, ICHRAs, or self-funding to better manage rising costs.

05

## Lean on your HR partner

Your HR Partner is the *ultimate* time saver and stress reducer.

- Find a partner with extensive knowledge, expertise, and excellent resources (hint: like Flex HR!)

Flex HR has experts ready to support you. Contact [info@FlexHR.com](mailto:info@FlexHR.com) to get started!