Employee Benefits Renewal Checklist

Use this planning checklist to begin an organized benefits renewal and give your advisor enough time to compare options, communicate changes and prepare enrollment.

90–120 Days Before Renewal

- Confirm renewal date, decision timeline and key company contacts.
- Review workforce changes, hiring plans and expected participation.
- Prepare a current employee census without Social Security numbers or medical details.
- Gather current plans, rates, employer contributions and the latest carrier renewal.
- Identify budget goals, employee feedback and provider or prescription concerns.

60–90 Days Before Renewal

- Compare carrier, network, funding and plan-design options.
- Review total employer and employee costs—not only the headline premium.
- Evaluate dental, vision, life, disability and supplemental benefits.
- Confirm eligibility rules, waiting periods and contribution strategy.
- Document the final decision and implementation responsibilities.

30–60 Days Before Renewal

- Finalize employee communication, enrollment dates and meeting schedule.
- Update benefits administration and payroll deductions.
- Provide plan summaries and required notices as applicable.
- Confirm enrollment elections, waivers and dependent information.
- Audit the first carrier invoice and payroll deductions after implementation.

For planning purposes only. Requirements vary by employer, plan and jurisdiction. This resource is not legal or tax advice. Confirm applicable requirements with qualified benefits, legal and tax advisers.