

Your next renewal: a practical 60–90 day checklist.

Start early enough to compare the actual choices, resolve coverage questions and give employees a usable explanation. The dates below are planning windows, not carrier deadlines.

Renewal / target effective date: _____

Broker review meeting date: _____

Employer decision owner: _____

Carrier submission deadline (confirmed): _____

90–60 days out · define the review

- ☐ Gather the current plan documents/SBCs, contribution schedule, billing and renewal notice if available.
- ☐ Update the employee census through the agreed secure process, including employees who may waive coverage.
- ☐ List priorities: hiring, employee deductions, access, administrative workload or renewal cost.
- ☐ Set the employer budget and clarify dependent contributions and any account funding.
- ☐ Ask which fully insured, eligible association, level-funded or HRA approaches merit review for this business.
- ☐ Request carrier submission and enrollment deadlines; do not assume a standard date.

Owner / next date: _____

60–45 days out · compare like with like

- ☐ Use the same census, effective date and contribution assumptions across proposals.
- ☐ Separate premium changes from employer contribution changes and separate fees.
- ☐ Check important provider/facility locations and prescription questions privately.
- ☐ Compare employee deductions and care-cost scenarios, not premiums alone.
- ☐ For an association option, check eligibility, membership fees and actual coverage.
- ☐ For level funding, review maximum employer liability, stop-loss terms, run-out/termination and refund conditions. For an HRA, review eligibility, local individual coverage and tax-credit effects.

Owner / next date: _____

45–30 days out · make the decision

- ☐ Resolve material coverage and contract questions; record any uncertainty that remains.
- ☐ Stress-test company spending if enrollment or dependent coverage changes.
- ☐ Choose the plan(s), employer contribution and start date; document the reason.
- ☐ Confirm carrier acceptance requirements, deadlines and the person responsible for every application.
- ☐ Prepare employee summaries, benefit booklets, deduction examples and a question channel.

Owner / decision date: _____

30 days to effective date · enroll and confirm

- ☐ Hold employee education and provide a written enrollment deadline.
- ☐ Collect elections/waivers through the approved process and reconcile every eligible employee.
- ☐ Confirm carrier acceptance, effective date, membership records and initial payment.
- ☐ Verify individual payroll deductions against actual rates and the payroll calendar.
- ☐ Coordinate any old-plan termination after the new coverage is accepted and dates align.

Owner / completion date: _____

First month · verify the outcome

- ☐ Check the first invoice and deductions; fix member/tier/date discrepancies.
- ☐ Confirm employees know how to access ID cards and ask benefits questions.
- ☐ Keep the comparison and decision record; schedule the next review.

Late renewal? Ask the broker and carrier what is still feasible. Prioritize actual deadlines, continuity, essential coverage questions and accepted enrollment. Do not rush into a new funding arrangement solely because a premium is lower.

Reading: Benefit Experts renewal guide · Level-funded contract questions · HRA employee-cost test

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