

A clean handoff from plan selection to enrollment.

For the owner, office manager and benefits broker. Assign a person and date to each handoff so a ten-person team knows what happens next.

Company / plan year (placeholder): _____

Target coverage date / carrier deadline: _____

Employer decision owner / broker contact: _____

Payroll / enrollment contact: _____

BEFORE EMPLOYEES RECEIVE THE OFFER

1. Owner → broker + office manager

- ☐ Confirm selected plan(s), exact network, employer contributions and dependent contribution policy in writing.
- ☐ Confirm employee eligibility, waiting-period design and participation requirements with the carrier.
- ☐ Confirm quote assumptions, effective date, application deadline and any conditions still outstanding.
- ☐ Confirm separate fees, employer account funding and the first payment process.
- ☐ Resolve important provider/prescription questions through a private channel.

Owner / due date: _____

BEFORE THE ENROLLMENT DEADLINE

2. Broker + office manager → employees

- ☐ Give employees plan summaries/SBCs, enrollment instructions, deadline and a contact for questions.
- ☐ Show the employer contribution and employee deduction per paycheck for each applicable option.
- ☐ Explain dependent enrollment, waivers, documents needed and how to request private help.
- ☐ Confirm enrollment access works; arrange paper or assisted enrollment where needed.
- ☐ Record elections or waivers for every eligible employee in the approved system.

Owner / due date: _____

BEFORE COVERAGE AND DEDUCTIONS BEGIN

3. Enrollment → carrier + payroll

- ☐ Broker/carrier confirms the employer application and enrollment were accepted and the effective date is correct.
- ☐ Reconcile accepted carrier enrollment with employee elections, waivers and dependent records.
- ☐ Payroll checks individual employee rates and approved employer contributions; do not use workbook averages as payroll instructions.
- ☐ Confirm the actual payroll calendar and deduction dates, including any 27th biweekly or 53rd weekly payday.
- ☐ Confirm the first invoice, payment responsibility and correction route for discrepancies.
- ☐ If replacing coverage, coordinate termination only after replacement acceptance and dates are confirmed.

Owner / due date: _____

AFTER THE EFFECTIVE DATE

4. Office manager + broker → ongoing support

- ☐ Tell employees how to access ID cards, online accounts and the benefit booklet.
- ☐ Check the first payroll deductions and first carrier invoice against accepted enrollment.
- ☐ Resolve missing members, incorrect tiers, contribution errors or date mismatches.
- ☐ Document the process for new hires, departures, dependent changes and qualifying events.
- ☐ Schedule the next renewal review and keep the decision record with plan documents.

Owner / due date: _____

Open issues and sign-off

Issue / no personal employee details	Responsible person	Due date / resolution

Employer confirmed / date: _____ Broker confirmed / date: _____

Reading: Benefit Experts open enrollment checklist. Carrier requirements and actual deadlines control; this handoff sheet does not establish coverage.

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