

Your Year-End HR and Benefits Checklist

Simplify Open Enrollment and Strengthen Your Strategy

The end of the year is always a crunch. Between budgets, compliance deadlines, payroll, and open enrollment, business leaders (like you) are often stretched thin. This checklist helps you focus on what matters and identify areas where the right HR partner can lighten your load. To get started, focus on these key components to make your year-end HR strategy both effective and manageable.

1. Evaluate Plan Options Strategically

- ☐ **Coverage breadth** (medical, dental, vision, voluntary benefits)
- ☐ **Cost-sharing balance** (employer vs. employee contributions)
- ☐ **Network size** and provider access
- ☐ **Wellness and mental health support** options
- ☐ **Retirement plan competitiveness** (401(k) match, vesting schedules)

2. Review and Refresh Benefits Materials

- ☐ Double-check plan documents for accuracy (eligibility, vendors, dates, contacts).
- ☐ Verify open enrollment schedules and deadlines are updated and clearly communicated.
- ☐ Ensure summaries of benefits and coverage and summary plan descriptions are accurate and distributed.

3. Stay Ahead on Compliance

- ☐ Confirm ACA affordability thresholds for 2026.
- ☐ Share new contribution limits for HSAs/FSAs with employees.
- ☐ Update your employee handbook to reflect new or changing laws.

4. Educate and Engage Employees Early

- ☐ Begin open enrollment communications at least 30–60 days in advance. Provide simple, plain-language explanations of plan options.
- ☐ Encourage employees to review life changes (marriage, children, new residence) that could affect coverage.
- ☐ Send reminders and updates through multiple channels (email, meetings, print materials). Offer refreshers on key terms like deductible, coinsurance, and 401(k) match.
- ☐ Designate a clear point of contact for employee benefit questions.

If you couldn't check every box, you don't have to do this alone.

This year, turn stress into strategy. A partnership with LBMC Employment Partners gives you access to better benefits, dedicated support, and peace of mind that comes from having an expert team by your side.

Let's prepare for 2026 together so you can start the year ahead with confidence.

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