

# FSA Open Enrollment Process

Much like a group health plan, a cafeteria plan requires employees to enroll or re-enroll in the program on an annual basis. Typically, the Open Enrollment “window” should be opened for participants between 30-60 days prior to the first day of the new plan year. A well-communicated open enrollment is the key to driving plan participation and employee awareness. Sentinel Group is dedicated to partnering with you to make your open enrollment process as successful as possible.

## [Open Enrollment Overview Video](#)

### **How do I get started?**

Sentinel will contact you via email 60-90 days prior to the beginning of the plan year to outline the steps required to setup open enrollment. Sentinel has developed communication materials that will assist you in educating your employee base about the program and its benefits. During this time, we will confirm the enrollment period and ensure that the plan system is setup to accept the annual elections for the year.

### **What information will Sentinel need?**

The email you receive from Sentinel will ask you to provide the following information which is required before we can set up your plan:

- *Open Enrollment Dates:* What is the window of time that will be communicated to employees allowing them to make an election? (only required if utilizing Sentinel's online enrollment platform)
- *Paycheck Dates:* Provide a full list of specific paycheck dates for the new plan year. We must receive the exact paycheck dates so that our records match yours and to avoid file import errors.
- *Copay Amounts:* Provide your insurance copay amounts. This data is required for debit card substantiation. If Sentinel does not have accurate copay data on file your plan participants may experience an increase in requests for receipts supporting their debit card purchases.
- *Plan Changes:* Notify Sentinel of any changes you would like to make to your plan.
- *Enrollment Method:* Which of the methods listed below will you use to provide your enrollment data?

### **How do employees enroll (re-enroll) in the plan?**

Sentinel has a number of options for annual enrollment for plan participants. Regardless of the option you choose for your plan, it is important that Sentinel receive all enrollment information at least 15 business days prior to the beginning of the plan year to ensure that all required information is loaded timely and accurately.

- *Online enrollment* - Allowing your employees to enroll online is the easiest, most secure annual enrollment option. Your employees will enter their annual elections and update any personal information by following Sentinel's step-by-step process. After the employee confirms their data an email confirmation is sent to that employee. Also, you as the plan sponsor will be able to create an annual election report to setup and verify payroll deductions.
- *Enrollment file upload* - Sentinel has created a pre-formatted file that can be provided to you for generating an upload into Sentinel's record-keeping system. Choosing the file upload option will allow you the flexibility to offer paper enrollment forms to your participants or utilize other HR systems that you may use to collect and provide employee benefit information.
- *Direct feed from a third party* - If your employees complete their benefit enrollment using a third-party HRIS, we can receive an electronic enrollment file from your HRIS provider.