

**Simply
Smarter**

Open Enrollment Guide

Revision Date: May 13, 2025

Open Enrollment Guide

Table of Contents

What is Open Enrollment? 2

Who can be offered Open Enrollment? 2

What happens if a Participant fails to elect during Open Enrollment? 2

Open Enrollment Order of Operations for Payment Coupons..... 2

Reference materials:..... 3

What is Open Enrollment?

Qualified beneficiaries (participants) are entitled to the same rights as active employees during open enrollment. During this time period, they have the right to change their elected benefits, add or remove dependents, and are given the same benefits/choices that similarly situated active employees have.

Who can be offered Open Enrollment?

Open enrollment must be offered to all active COBRA/direct billing participants and any qualified beneficiaries. Qualified beneficiaries include individuals in their initial election period.

What happens if a Participant fails to elect during Open Enrollment?

If the employer requires an active enrollment and the participant does not elect benefits during open enrollment, they forfeit their benefits for that plan year and will not be covered. If the employer allows for a passive enrollment, the participant can maintain their existing coverage and/or be enrolled in the default coverage option.

Open Enrollment Order of Operations for Payment Coupons

1. The TPA enters next plan year's rates in the Platform and **sets the Approved field to Yes**. A new payment coupon book will immediately be triggered for anyone on that plan.
2. The TPA creates an Open Enrollment for an employer. The Open Enrollment letter will be triggered as soon as you set the Approved field on the Open Enrollment to Yes. As long as the Open Enrollment is in an unapproved state, no letter is generated.
3. The participant will go through Open Enrollment via the Platform once their window opened. After they make their election, a new payment coupon book will be triggered as will reflect the updates rates and the most recent election.

Reference materials:

Field name		Description	Important Notes
Open Enrollment Start Date		<i>The date you want the participant to be able to participate in Open Enrollment.</i>	Available to participants as of 12:00am PST on the Open Enrollment Start Date.
Open Enrollment End Date		The date you want the participant to no longer be able to participate in Open Enrollment.	Unavailable to participants as of 11:59pm PST on the Open Enrollment End Date.
Grace Days for Enrollment		The number of days past the Open Enrollment End Date that you will allow participation in Open Enrollment assuming the participant is not in their initial election period.	
Number of Days Open Enrollment Is Allowed After Initial Election		The number of days past a participant's initial Election Date that you will allow participation in Open Enrollment.	- A participant who does not have an initial election will not be allowed to participate in Open Enrollment. - When a participant makes an initial election during open enrollment, that participant's open enrollment period is determined separately from the Open Enrollment Start Date and Open Enrollment End Date. The participant's open enrollment starts from his Election Date and extends the Number of Days Past a Participant's Initial Election.
Coverage Types;	All coverage types	This open enrollment is for all COBRA and all direct billing participants.	All offered employer benefits within a Coverage Type are available during an Online Enrollment period. For example, if the employer offered medical, dental and vision, then all three benefits will be available during open enrollment. There is currently no option to limit a participant's Online Enrollment access to select benefits
	Specify coverage types	If selected, a dropdown box will appear with 'COBRA' and all direct billing types. Check the specific coverage types this Open Enrollment is for.	

Employee Groups;	All employee groups	This Open Enrollment is for all current Employee Groups created for this Employer. The Employee Groups' Effective Start Date must not be after the Open Enrollment Start Date.	
	Specify employee groups	If selected, a dropdown box will appear with 'Default Group' and all current Employee Groups created for this Employee. Check the specific Employee Groups this Open Enrollment is for.	
Actions to take if participant does not actively enroll;	End plans at the end of the plan year	If selected, you will see a list of all current plans with 'Drop Plan' as the Passive Enrollment Action. This is also known as an 'Active' enrollment.	<i>Benefit change date:</i> The date that the current plan will either be dropped or start on the new plan. This field displays no matter if the Open Enrollment is active or passive. This date will default to the Start of Plan Year Month-Day field of the associated plan.
	Passive	If selected, all active plans will appear with a dropdown list. For each plan either select 'Drop Plan' if a participant on this plan does not elect or select the new plan they will be defaulted into if they do not elect.	
Approved;	Yes	The Open Enrollment configuration and current/new plan selections are approved.	Selecting this will trigger the Open Enrollment Letter to be sent to eligible participants
	No	The Open Enrollment configuration and current/new plan selected are not approved.	No letter will be triggered and this Open Enrollment will appear on the Approvals screen to be approved.