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**Initial Communications**

***INFORM AND CREATE AWARENESS***

Start raising awareness and getting OE dates ingrained in your employees’ minds about two weeks before OE. Keep your messaging clear and simple, and use a memorable theme.

## Email #1: Email announcing OE Dates and general info

Subject: Open Enrollment Starts in Two Weeks!

Team,

Our Benefits Open Enrollment period begins in just two weeks and will run from <OE start date> to <OE end date>.

Open Enrollment is the period of time in which you can shop for and enroll in the benefits offered to you by <Company name>. Your benefits choices can have a big impact on your health care experiences and expenses, so it is important that you consider your options carefully and find the benefits that are right for you and your family. Learn more about open enrollment in this short [video](https://plansource.com/resources/videos/eduvideos/open-enrollment/).

This year, we are pleased to offer you a selection of plans from <medical carrier>, <dental carrier>, and <voluntary benefits carrier>, including:

* Medical plan details
* Dental plan details
* Voluntary plan 1 details
* Voluntary plan 2 details
* Voluntary plan 3 details

You will enroll in benefits through the PlanSource online benefits enrollment system. You will also be able to use the system outside of open enrollment to review your coverage and make changes if you have a qualifying life event. We will follow up with more detailed instructions and login credentials as open enrollment approaches.

If using text messaging service: This year, we have engaged a text messaging service as an easy way for you to receive important open enrollment reminders, tips and other updates. Simply text BENEFITS to 46659 and you will start receiving these helpful texts.

If holding benefits meetings: To answer any questions you might have about your benefits choices or the online enrollment system, we will hold an information session on <date> at <time>.

Please feel free to get in touch with me with any questions about your benefits or the upcoming open enrollment period.

# Pre-OE Communications (10 days prior to the start of OE)

## Email #2: Email about getting educated on benefits

Subject: Preparing for Open Enrollment

Team,

As communicated earlier, our open enrollment period is from <OE start date> to <OE end date>. I wanted to take a moment to explain a few of the concepts and benefits terms you will encounter during open enrollment.

If using defined contribution: At <Company name>, we use a defined contribution benefits model, which basically means that we provide you with a specific amount to use on benefits, and you choose how you want to spend the funds. Think of it as a gift card for benefits! You can learn more about defined contribution in this [video](https://plansource.com/resources/videos/eduvideos/defined-contribution/).

If using defined contribution for the first time: This year <Company name> is moving to a defined contribution benefits model. In a nutshell, this means that we provide you with a specific amount to use on benefits, and you choose how you want to spend the funds on a variety of medical and voluntary benefits. Think of it as a gift card for benefits! You can learn more about defined contribution in this [video](https://plansource.com/resources/videos/eduvideos/defined-contribution/).

This year, we are pleased to offer a <plan type if only offering one> or <number> types of medical plans: <plan types. E.g, a High Deductible Health Plan (HDHP), two Health Maintenance Organization (HMO) plans, and a Preferred Provider Organization (PPO) plan.> You can learn more about these types of medical plans by watching these short videos: <select the right videos for your company>

* [High Deductible Health Plans](https://plansource.com/resources/videos/eduvideos/hdhp/) (HDHP)
* [Health Maintenance Organization](https://plansource.com/resources/videos/eduvideos/hmo/) (HMO) plans
* [Preferred Provider Organization](https://plansource.com/resources/videos/ppo/) (PPO) plans
* [HDHPs and PPOs](https://plansource.com/resources/videos/ppo-vs-hdhp/)
* [HDHPs, PPOs and HMOs](https://plansource.com/resources/videos/eduvideos/types/)

Other terms you will encounter include premiums, deductibles, copays, and out-of-pocket maximums. [Watch this video](https://plansource.com/resources/videos/eduvideos/overview/) to get a brief overview of what these terms mean and how they work together.

If using text messaging service: Remember to sign up for our text messaging service to receive important open enrollment reminders, tips and other updates from your HR team! Simply text BENEFITS to 46659.

If holding benefits meetings: And don’t forget to attend our benefits information session on <date> at <time>.

I hope this has been helpful. You are welcome to get in touch with me if you have any questions about your benefits.

# Pre-OE Communications (1 week prior to Open Enrollment)

At one week out, OE dates should hopefully be top of mind, so now you can start getting more specific, with details of what is new, login instructions and other updates.

## Email #3: Email with “what’s new” information

Subject: What’s New with Your Benefits

Team,

Open Enrollment is just one week away (<OE start date> to <OE end date>), so I am writing to let you know what has changed with the benefits offered to you by <Company name>.

* Highlight key changes in insurance carriers or other providers.
* Highlight new benefits or savings accounts offered. Get more information about how savings accounts work [here](https://plansource.com/resources/videos/eduvideos/#savings).
* If using defined contribution for the first time: This year <Company name> is moving to a defined contribution benefits model. In a nutshell, this means that we provide you with a specific amount to use on benefits, and you choose how you want to spend the funds on the medical and voluntary benefits offered. Think of it as a gift card for benefits! This year, <Company name> will contribute <$amount> per <time frame>. You can learn more about defined contribution in this [video](https://plansource.com/resources/videos/eduvideos/defined-contribution/).
* If already using defined contribution: highlight changes in employer/employee contributions. E.g., This year, <Company name> will contribute <$amount> per <time frame>.

If using an active enrollment strategy: During open enrollment, all employees are required to log in to the PlanSource online enrollment system and select or decline each benefit offered. If you do not log in and make selections, you will not have benefits coverage from <Company name> effective <plan year start date>.

If using a passive enrollment strategy: If you already have benefits coverage through <Company name>, your most recent selections will automatically be rolled over to the new benefits year. However, we recommend that you review your coverage, so that you are familiar with all your benefits and that all your information is correct.

When our open enrollment period opens, go to [www.plansource.com/login](http://www.plansource.com/login), and use these simple login instructions:

* Your username is the first letter of your first name, the first 6 letters of your last name, and the last 4 digits of your social security number. For example, employee Sarah Anderson (123-45-6789) would have the following username: sanders6789.
* Your password is your date of birth in YYYYMMDD format. For example, with a birth date of January 7, 1968, your password would be 19680107.

If using text messaging service: Get open enrollment reminders, tips and other updates sent straight to your phone - sign up for our text messaging service! Simply text BENEFITS to 46659.

If holding benefits meetings: And don’t forget to attend our benefits information session on <date> at <time>.

## Email #4: Email announcing “Open Enrollment Begins Tomorrow”

*We recommend that this email be a forward of email #3 that highlights that Open Enrollment begins tomorrow and reiterates the login information/credentials.*

Subject: Open Enrollment Starts Tomorrow!
Team,

It’s almost here! Our annual benefits open enrollment starts tomorrow. It will run until <OE end date>.

We are using the PlanSource online benefits enrollment system. To get started, go to [www.plansource.com/login](http://www.plansource.com/login), and use these simple login instructions:

* Your username is the first letter of your first name, the first 6 letters of your last name, and the last 4 digits of your social security number. For example, employee Sarah Anderson (social 123-45-6789) would have the following username: sanders6789.
* Your password is your date of birth in YYYYMMDD format. For example, with a birth date of January 7, 1968, your password would be 19680107.

If using text messaging service: If you haven’t done so already, now’s the time to sign up for our text messaging service to receive important open enrollment reminders, tips and other updates! Simply text BENEFITS to 46659.

 Feel free to get in touch with me if you have any questions about your benefits or open enrollment.

## Text Message #1 - OE starts tomorrow

Benefits enrollment start tomorrow! Check your email for login instructions to the PlanSource enrollment system.

# Communications During Open Enrollment

Once OE starts, your primary objective is to get folks to enroll and inform them about the benefits options they have available. We recommend sending a gentle reminder email and/or text message every day during OE.

**Day 1**

## Email #5 - “It’s time to enroll”

Subject: It’s Go Time! Open Enrollment Starts Today

Team,

Our annual benefits enrollment is officially open! To get started in the benefits enrollment process, go to [www.plansource.com/login](http://www.plansource.com/login), and use these simple login instructions:

* Your username is the first letter of your first name, the first 6 letters of your last name, and the last 4 digits of your social security number. For example, employee Sarah Anderson (social 123-45-6789) would have the following username: sanders6789.
* Your password is your date of birth in YYYYMMDD format. For example, with a birth date of January 7, 1968, your password would be 19680107.

Our benefits enrollment period is from <OE start date> to <OE end date>.

If using an active enrollment strategy: During open enrollment, all employees are required to log in to the PlanSource online enrollment system and select or decline each benefit offered. If you do not log in and make selections you will not have benefits coverage from <Company name> effective <plan year start date>.

If using a passive enrollment strategy: If you already have benefits coverage through <Company name>, your most recent selections will automatically be rolled over to the new benefits year. However, we recommend that you review your coverage, so that you are familiar with all your benefits and that all your information is correct.

If using text messaging service: We’re in the cell zone! Sign up for our text messaging service to receive important open enrollment reminders, tips and other updates! Simply text BENEFITS to 46659.

 Feel free to get in touch with me if you have any questions about your benefits or open enrollment.

## Text Message #2 - OE is open!

Benefits enrollment is now open! Check your email for login instructions to the PlanSource enrollment system.

**Day 2**

## Email #6 - “Did you know. . . . “ Medical

Subject: Open Enrollment Tip of the Day: Your Medical Coverage

Team,

Open enrollment is under way and, throughout its duration, I will be sending regular emails about the benefits coverage offered to you by <Company name>. Today I wanted to go over your medical coverage options.

We are pleased to offer you <plan type or types (HDHP, HMO or PPO)> from <insurance carrier/carriers>.  You can learn more about these types of medical plans by watching these short videos (pick those that apply):

* [High Deductible Health Plans](https://plansource.com/resources/videos/eduvideos/hdhp/) (HDHP)
* [Health Maintenance Organization](https://plansource.com/resources/videos/eduvideos/hmo/) (HMO) plans
* [Preferred Provider Organization](https://plansource.com/resources/videos/ppo/) (PPO) plans
* [HDHPs and PPOs](https://plansource.com/resources/videos/ppo-vs-hdhp/)
* [HDHPs, PPOs and HMOs](https://plansource.com/resources/videos/eduvideos/types/)

<Include details of plans as relevant, including coverage options, pricing, etc.>

Other terms you will encounter include premiums, deductibles, copays, and out-of-pocket maximums. [Watch this video](https://plansource.com/resources/videos/eduvideos/overview/) to get a brief overview of what these terms mean and how they work together.

Open enrollment runs through <OE end date>. To get started in the benefits enrollment process, go to [www.plansource.com/login](http://www.plansource.com/login), and use these simple login instructions:

* Your username is the first letter of your first name, the first 6 letters of your last name, and the last 4 digits of your social security number. For example, employee Sarah Anderson (social 123-45-6789) would have the following username: sanders6789.
* Your password is your date of birth in YYYYMMDD format. For example, with a birth date of January 7, 1968, your password would be 19680107.

If using text messaging service: Remember to sign up for our awesome open enrollment text messaging service! Simply text BENEFITS to 46659 to start receiving important open reminders, tips and other updates.

## Text Message #3 - Medical

Did you know <Company name> offers <medical plan type(s)> from <insurance carrier(s)>? Learn about medical plans at <https://goo.gl/OIMZJf>.

**Day 3**

## Email #7 - Savings Account

Subject: Open Enrollment Tip of the Day: Savings Accounts

If an HDHP & HSA is offered:

Team,

Did you know that with a High Deductible Health Plan, you can put pre-tax earnings in a Health Savings Account?

<Company name> offers a High Deductible Health Plan (often called an HDHP) as a medical plan option, to which you can attach a Health Savings Account (HSA). An HSA is a savings account used to put pre-tax dollars aside specifically for your out-of-pocket health expenses. Like a regular savings account, your HSA earns interest and the balance is carried over year after year…forever. You can only have an HSA if you are enrolled in an HDHP. This type of plan usually costs less out of each paycheck, but has a higher deductible, the amount you need to pay before your health insurance helps pay, which makes it nice to have an HSA as a buffer. Learn more about HSA’s [here](https://plansource.com/resources/videos/eduvideos/hsa/).

The best part is, <Company name> will contribute <amount> to your account each pay period. So, consider adding an HSA if you sign up for an HDHP during open enrollment, which, by the way ends <OE end date>.

If an FSA is offered:

Team,

Did you know that you can put pre-tax earnings in a Health Flexible Savings Account?

A Health Flexible Spending Account (FSA) is a savings account that can be used for out-of-pocket health care expenses, such as medications and copayments. The money you put in your FSA is taken from your pay BEFORE federal, state or social security taxes. This decreases your taxable income and increases your take-home pay.

When choosing your benefits, you must decide how much money you want to put in your FSA for the entire year – although there are limits. The amount you choose for the year is taken out of your paycheck in equal amounts and placed in your FSA. Most FSAs offer a debit card so you can conveniently use the funds in your account. However, keep in mind that unused funds over <$amount> in your health FSA will expire at the end of the year, so plan accordingly. Find out more about FSAs [here.](https://plansource.com/resources/videos/eduvideos/health-fsa/)

The best part is, <Company name> will contribute <amount> to your account each pay period. So, consider adding an FSA as you are picking your benefits during open enrollment, which, by the way ends <OE end date>!

## Text Message #4 - Savings Accounts

Did you know you can save pre-tax dollars with an <HSA and/or FSA>? Get the ins and outs of Savings Accounts here: <https://goo.gl/OIP3XP>.

**Day 4**

## Email #8 - “Did you know. . . . “ Disability

Subject: Open Enrollment Tip if the Day: Disability insurance

Team,

Did you know that Disability Insurance can provide replacement income if you are out of work for an extended period due to an accident or illness?

<Company name> is pleased to offer <voluntary/subsidized> Short-Term and Long-Term Disability insurance from <Carrier>.

If STD is offered: Our Short-Term Disability insurance plan through <Carrier> will replace <number%> of your paycheck if you are unable to work due to an off-the-job sickness or accident, including back problems, knee disorders, pregnancy and heart attacks. You will then be able to collect Short-Term Disability for up to <number> weeks. Learn more [here](https://plansource.com/resources/videos/eduvideos/short-term-disability/).

If LTD is offered: Our Long-Term Disability insurance plan through <Carrier> provides you with a monthly check to help you replace <number%> of what you made before you were disabled. <The monthly checks are income tax-free> or <Your monthly checks will be taxed>, and they will last for <period of time>. Learn more about Long-Term Disability Insurance [here](https://plansource.com/resources/videos/eduvideos/long-term-disability/).

Open enrollment runs through <OE end date>. To get started in the benefits enrollment process, go to [www.plansource.com/login](http://www.plansource.com/login), and use these simple login instructions:

* Your username is the first letter of your first name, the first 6 letters of your last name, and the last 4 digits of your social security number. For example, employee Sarah Anderson (social 123-45-6789) would have the following username: sanders6789.
* Your password is your date of birth in YYYYMMDD format. For example, with a birth date of January 7, 1968, your password would be 19680107.

Feel free to get in touch with me if you have any questions about Disability insurance or other benefits.

## Text Message #5 - Disability coverage

If you are out of work for an extended period, disability insurance can help! Learn more: <https://goo.gl/JV04co> and <https://goo.gl/WPEJUw>.

**Day 5**

## Email #9 - Life insurance

Subject: Open Enrollment Tip of the Day: Life Insurance

Team,

<Company name> provides you with basic life insurance and you can also purchase extra coverage through <Carrier>.

<Include details of life insurance offer>:

* Coverage options: What is included: basic or voluntary, cost to employee vs. what is covered by company
* Is AD&D bundled in?
* Is there an option for spouse or dependent life?
* Need for Evidence of Insurability

Get more details from these short videos about [life insurance](https://plansource.com/resources/videos/eduvideos/life-insurance/), [accidental death and dismemberment](https://plansource.com/resources/videos/eduvideos/ad-d/) insurance, and [evidence of insurability](https://plansource.com/resources/videos/eduvideos/eoi/).

So, consider life insurance as you are picking your benefits during open enrollment, which, as you probably know, ends <OE end date>!

To enroll in benefits, go to [www.plansource.com/login](http://www.plansource.com/login), and use these simple login instructions:

* Your username is the first letter of your first name, the first 6 letters of your last name, and the last 4 digits of your social security number. For example, employee Sarah Anderson (social 123-45-6789) would have the following username: sanders6789.
* Your password is your date of birth in YYYYMMDD format. For example, with a birth date of January 7, 1968, your password would be 19680107.

Feel free to get in touch with me if you have any questions about life insurance or other benefits.

## Text Message #6 - Life Insurance

Reminder: Think about life insurance coverage during benefits enrollment. Learn more: <https://goo.gl/DFnnrZ>.

**Day 6**

## Email #10 - “Did you know. . . . “ Other voluntary benefits

These email and text message templates can feature other voluntary benefits that you offer to your employees. Select one or two benefits that are relevant or, if you have a long OE, focus on one voluntary benefit per day and highlight any remaining benefits.

Subject: Open Enrollment Tip of the Day: <Voluntary benefit(s) name>

Team,

Did you know that you can enroll in voluntary <VB name(s)> offered by <VB Carrier(s)>? With open enrollment nearing its conclusion (the enrollment period ends <OE end date>!) I wanted to give you a little more info about this benefit option.

* Dental
	+ Dental work is usually not covered by standard medical insurance, so voluntary dental insurance can fill this gap in coverage and keep you smiling. We provide Dental Insurance through <Dental Insurance Carrier>. <Insert pricing and coverage details.> Get more information from this short [video](https://plansource.com/resources/videos/eduvideos/dental-insurance/).
	+ Text message: Keep smiling with dental insurance from <Carrier name>! Learn about dental insurance: <https://goo.gl/BLraV5>
* 401(k)
	+ A 401(k) is a retirement savings plan sponsored by <Company name> that lets you save and invest a piece of your paycheck before taxes are taken out. <Company name> matches up to <XX% or dollar amount> of your contributions. The funds are managed by <401(k) administrator name> but you can determine how your money is being invested. Note that there are restrictions regarding when you can access the funds and maximum contributions. See <401(k) administrator’s website> for more information and watch this [video](https://plansource.com/resources/videos/eduvideos/401k/) to get an overview of 401(k)s.
	+ Text Message: Save for the retirement of your dreams with a 401(k)! Learn more at: <https://goo.gl/9VXh3y>
* Accident
	+ We offer Accident Insurance through <Carrier name>. Accident insurance covers expenses related to an accidental injury or unexpected surgery not covered by health insurance. These could include emergency room copays, surgeries, hospitalizations and doctor’s office visits related to an accident. For particularly active families or those who may not have the savings set aside to cover an accident, this type of insurance is especially helpful. Learn more about accident insurance [here](https://plansource.com/resources/videos/eduvideos/accident-insurance/).
	+ Text message: Accidents happen! That’s why <Company name> offers accident insurance from <carrier>. Learn more: <https://goo.gl/qdL5dg>
* Critical illness
	+ Critical Illness Insurance pays you a lump sum benefit in the event that you are diagnosed with an illness like cancer, or have a stroke or heart attack. We offer Critical Illness Insurance through <Carrier name>. When you elect Critical Illness, you choose a dollar amount – for example, $5,000 or $10,000, and that amount will be paid to you or a covered dependent if you are diagnosed with an illness covered by your plan. No one wants to consider the possibility of getting a critical illness, but by purchasing this insurance, you can minimize the financial impact. Learn more from this short [video](https://plansource.com/resources/videos/eduvideos/critical-illness/).
	+ Text message: Did you know critical illness insurance can minimize the financial impact of illnesses? Learn more at <https://goo.gl/SLQMSe>
* Hospital
	+ Hospital Indemnity Insurance is supplemental insurance that helps you pay for expenses incurred during a hospital stay that are not covered by health insurance. We offer Hospital Insurance through <Carrier name>. Today, the average length of a hospital stay is five days, and costs more than $30,000 dollars. Hospital insurance plans provide <amount/a cash benefit paid> directly to you, and can be used to help pay for the out-of-pocket expenses that health insurance doesn’t cover.
	+ Text message: Did you know that the average cost of hospital stay in $30,000? Hospital insurance can help. Learn more: <https://goo.gl/BjTqx8>
* Cancer
	+ The cost of treating cancer poses an enormous strain on those who suffer from the disease and their families. Cancer insurance is a supplemental policy that helps you cover the costs of cancer that are not covered by your health insurance. <Company name> offers Cancer Insurance through <Carrier name>. <Details of plan. E.g., what medical and nonmedical costs are covered, restrictions on use the funds, how funds are paid out (lump sum, monthly, etc.)> Learn more about Cancer Insurance in this short [video,](https://plansource.com/resources/videos/eduvideos/cancer-insurance/)
	+ Text message: Did you know <Company name> offers Cancer Insurance through <Carrier name>? Learn about cancer insurance: <https://goo.gl/1xqzX7>

Remember, benefits enrollment ends <OE end date>. To enroll, go to [www.plansource.com/login](http://www.plansource.com/login), and use these simple login instructions:

* Your username is the first letter of your first name, the first 6 letters of your last name, and the last 4 digits of your social security number. For example, employee Sarah Anderson (social 123-45-6789) would have the following username: sanders6789.
* Your password is your date of birth in YYYYMMDD format. For example, with a birth date of January 7, 1968, your password would be 19680107.

Feel free to get in touch with me if you have any questions about <benefit name(s)> or other benefits.

**Almost Last Day**

## Email #11 - Day before OE ends

Subject: Tomorrow is your last day to enroll in benefits!

Team,

Time is running out! Tomorrow is your last day to enroll in benefits offered by <Company name>.

Go to [www.plansource.com/login](http://www.plansource.com/login), and use these simple login instructions:

* Your username is the first letter of your first name, the first 6 letters of your last name, and the last 4 digits of your social security number. For example, employee Sarah Anderson (social 123-45-6789) would have the following username: sanders6789.
* Your password is your date of birth in YYYYMMDD format. For example, with a birth date of January 7, 1968, your password would be 19680107.

If using an active enrollment strategy: If you want to receive benefits through <Company name> you are required to log in to the PlanSource online enrollment system and select or decline each benefit offered. If you do not log in and make selections, you will not have benefits coverage from <Company name> effective <new plan year start date>.

If using a passive enrollment strategy: If you already have benefits coverage through <Company name>, your selections will automatically be rolled over to the new benefits year. However, we recommend that you review your coverage, so that you are familiar with all your benefits and that all your information is correct.

Please feel free to let me know if you have any questions about your benefits choices or the PlanSource online benefits enrollment system.

## Text Message #8 - Last Day

Tomorrow is your last day to enroll! Check your email for login instructions.

**Last Day**

## Email #12 - Last day of OE

Subject: Don’t delay! Today is your last day!

Team,

Tomorrow is too late! Today is the last day to enroll in benefits offered by <Company name>.

Go to [www.plansource.com/login](http://www.plansource.com/login), and use these simple login instructions:

* Your username is the first letter of your first name, the first 6 letters of your last name, and the last 4 digits of your social security number. For example, employee Sarah Anderson (social 123-45-6789) would have the following username: sanders6789.
* Your password is your date of birth in YYYYMMDD format. For example, with a birth date of January 7, 1968, your password would be 19680107.

If using an active enrollment strategy: If you want to receive benefits through <Company name> you are required to log in to the PlanSource online enrollment system and select or decline each benefit offered. If you do not log in and make selections, you will not have benefits coverage from <Company name> effective <new plan year start date>.

If using a passive enrollment strategy: If you already have benefits coverage through <Company name>, your selections will automatically be rolled over to the new benefits year. However, we recommend that you review your coverage, so that you are familiar with all your benefits and that all your information is correct.

Please feel free to let me know if you have any questions about your benefits choices or the PlanSource online benefits enrollment system.

## Text Message #9 - Last Day

Don’t miss the benefits boat! Today is your last day to enroll! Check your email for login instructions.

# Post OE Communication

Keep the magic of open enrollment alive by following up with employees about how to access their benefits information, when they can make changes due to life events and other pertinent communications.

## Email #13 - Now that OE is over, download the mobile app

Subject: Take your benefits with you everywhere you go

Team,

Thanks for your participation in open enrollment 2016! Now that open enrollment has concluded and you are signed up for benefits, we recommend you download the PlanSource Mobile App.

Available for Android and Apple iOS, the app will give you quick and easy access to your benefits, allows you to store and share your insurance cards, save useful contacts and receive communications about benefits updates. You can download it [here](http://www.plansource.com/mobileapp).

As usual, feel free to contact me if you have any questions about your benefits or the Mobile App.

## Text Message #10 - Mobile App

Take your benefits wherever you go! Download the PlanSource Mobile App: <https://goo.gl/WHZgHk>

## Email #14 - Qualifying life event

Subject: Changes to benefits outside of open enrollment

Team,

Now that open enrollment is finished, you may be wondering if you can make changes to your benefits selections. You can only make changes to your benefits outside of open enrollment if you have a qualifying life event.

Certain changes in your personal life qualify as an official change in status according to the IRS, which means that you can modify your benefit selections between open enrollment periods. Examples include changes in family status such as getting married, divorced, legal separation, having a baby or a change in child custody. In addition, a common qualifying life event is a change in employment status, such as a termination of employment or a change in employment status. You have <30 days> from the date of the event to make changes to your benefits.

Get more information about qualifying life events in this short [video](https://plansource.com/resources/videos/eduvideos/changes/), and don’t hesitate to get in touch with me if you have any questions.

## Text Message # 11 - Qualifying life event

When can you change your benefits outside of open enrollment? After a qualifying life event. Find out more: <https://goo.gl/yaty2O>.