

# Benefits Broker Pre-Renewal Checklist



	Large Group (100+ Employees)	Key Tasks	Small Group (2-99 Employees)
Renewal Timeline	8-6 months prior	<ul style="list-style-type: none"> <li><input type="checkbox"/> Request client's renewal from current carrier(s).</li> <li><input type="checkbox"/> Start preparing RFP so it is ready to send to market.</li> <li><input type="checkbox"/> Survey employees to gauge satisfaction with current benefits package.</li> <li><input type="checkbox"/> Schedule planning session with client:                             <ul style="list-style-type: none"> <li>➤ Conduct a cost analysis for current benefits program.</li> <li>➤ Evaluate current market trends and opportunities.</li> <li>➤ Assess if current benefits package aligns with client's core values.</li> <li>➤ Obtain electronic census that includes current plan elections.</li> <li>➤ Review employee contribution levels and eligibility guidelines.</li> <li>➤ Assess options for conducting open enrollment and delivering benefits education.</li> </ul> </li> </ul>	60 days prior
	4 months prior	<ul style="list-style-type: none"> <li><input type="checkbox"/> Evaluate current carrier/vendor relationships and performance.</li> <li><input type="checkbox"/> Prepare plan modeling and review with client.</li> <li><input type="checkbox"/> Send RFP to market, including a copy of renewal(s) from current carrier(s).</li> <li><input type="checkbox"/> Test functionality of open enrollment technology.</li> </ul>	45 days prior
	3 months prior	<ul style="list-style-type: none"> <li><input type="checkbox"/> Make final decisions on plan offerings, carriers, and vendors.</li> <li><input type="checkbox"/> Finalize contribution structure and incentives.</li> <li><input type="checkbox"/> Create plan of action and communication strategy with a timeline if making changes to offered plans, carriers, technology, and/or payroll deductions.</li> </ul>	30 days prior
	2 months prior	<ul style="list-style-type: none"> <li><input type="checkbox"/> Communicate plan options to employees and alert them to upcoming open enrollment.</li> <li><input type="checkbox"/> Finalize open enrollment technology.</li> <li><input type="checkbox"/> Confirm that any carrier changes will be in place in time for open enrollment.</li> </ul>	
	45-30 days prior	<ul style="list-style-type: none"> <li><input type="checkbox"/> Conduct open enrollment:                             <ul style="list-style-type: none"> <li>➤ Offer educational sessions to employees to provide a clear understanding of new plan offerings and demo any open enrollment technology.</li> <li>➤ Track production/distribution of ID cards/certificates.</li> </ul> </li> </ul>	
	<b>RENEWAL</b>		
	1-30 days after	<ul style="list-style-type: none"> <li><input type="checkbox"/> Confirm ID cards/certificates have been received by all plan participants.</li> <li><input type="checkbox"/> Meet with client to review what worked and what can be improved for the next renewal.</li> </ul>	1-30 days after
	2-6 months after	<ul style="list-style-type: none"> <li><input type="checkbox"/> Continue with regular engagement to maintain healthy client relationship.</li> </ul>	2-9 months after

