

Simplify the process for you and your employees

Your 2025 Guide to Open Enrollment



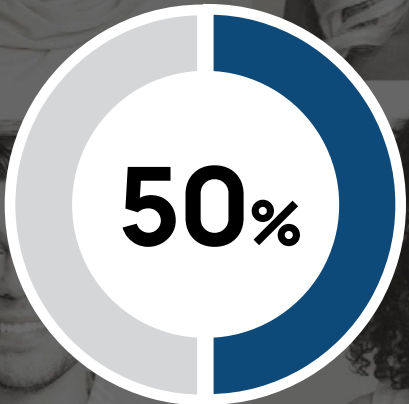
Simplify Benefits Enrollment

It's never too early (or too late) to prepare for open enrollment. A clear plan can ease the burden on your team and help employees make confident choices.

In isolved's fifth-annual survey of HR leaders, retaining top talent and improving the employee experience (EX) tied as the top concerns for HR professionals in 2025. And benefits enrollment plays a big role. Every interaction, especially during open enrollment, influences how employees feel about their workplace.

Even with more personalized benefits, 60% of HR leaders say their enrollment process is just “tolerable.”¹ That's a sign there's a disconnect between what's offered and how it's delivered. And in today's talent market, experience matters just as much as choice.

That's why more HR teams are shifting their strategy: starting earlier, streamlining communication and partnering with trusted advisors to improve EX. Whether you manage HR alone or work with outside advisors, this guide is here to help you make enrollment easier for you and your employees.



of employees
would look for a
new job after a
poor enrollment
experience. ²

What You'll Learn

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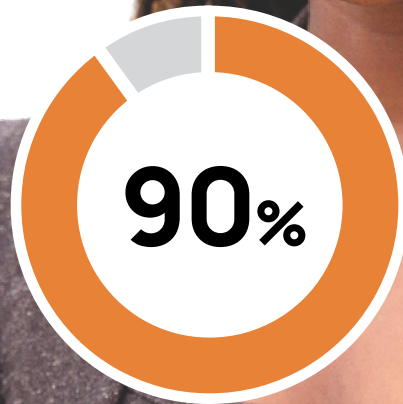
Examine Your Benefits Offering

The right benefits are very important to employees, and many will shop around for an employer that can offer what they want.

In isolved's Voice of the Workforce report, one in four employees say they've left a job for better benefits, and 90% of employees say they compare benefits plans when considering job changes.² That makes your benefits strategy a key driver of both recruitment and retention.

So, what are employees looking for? We asked more than 1,000 full-time employees what they wished their employer offered. Here's what topped the list:

- 1. 401(k) matching
- 2. Childcare reimbursement
- 3. Company equity options
- 4. Dental insurance
- 5. Four-day work week



of employees
compare benefit
plans when
considering job
changes.²

Winning Tip

A short survey or informal check-in can uncover what matters most to your team. Then work with your broker or benefits partner to explore ways to close the gaps.




Build a Stronger Communication Plan

Even the best benefits won't matter if employees don't understand them. Keeping employees informed throughout the year—not just during enrollment—can turn a stressful moment into a confident decision. This also creates space for your benefits team, HR partners or advisors to step in and support as needed.

Thirty-five percent of HR leaders say benefit plan details are too vague, leaving employees unsure about what to choose. Another 26% say a lack of clear, timely communication keeps employees in the dark about the enrollment process. What should be a helpful process often ends up stressful and confusing.

The solution is to keep employees informed throughout the year, not just during open enrollment. Sharing important dates and providing details about their benefits is crucial to their overall experience. Hosting live and virtual sessions before enrollment begins can also help employees understand the offerings.



35%

of HR leaders say benefit plan details are too vague, leaving employees unsure about what to choose.



Winning Tip

Communicate with your broker as well. Alert them to any changes in your business model during the year, as they happen. Don't wait until open enrollment.



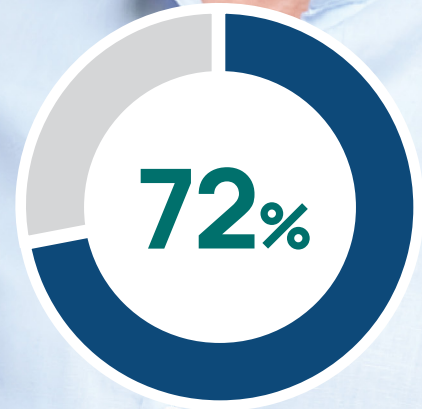
Remove Stress from Elections

Benefit plans can be confusing to those who work in HR, let alone the average employee.

With the right support, employees are more likely to choose the best plan for their needs. Without a sufficient understanding of their benefits, employees frequently end up paying premiums for offerings they might never or infrequently use, or worse, don't enroll in benefits they need. This can result in dwindling benefits engagement, decreased utilization, unforeseen debts and squandered assets.

One way to help is by sharing important questions for your employees to consider before open enrollment begins. This can ensure employees have a full understanding of what will benefit their lifestyle. Here are some examples:

- Why do I need coverage?
- Who do I need coverage for?
- What are my options?
- Which option is best for my needs and lifestyle?
- How much will this cost me per paycheck?



of employees consider the benefits selection process stressful.²

Winning Tip

Forty-eight percent of HR leaders spend four or more hours a day answering repetitive questions like "What's my PTO balance?" or "Do we have the day after Thanksgiving off?" Give that time back by offering self-service tools like chatbots or digital assistants that deliver instant answers.



Connect Tech to Your Enrollment Process

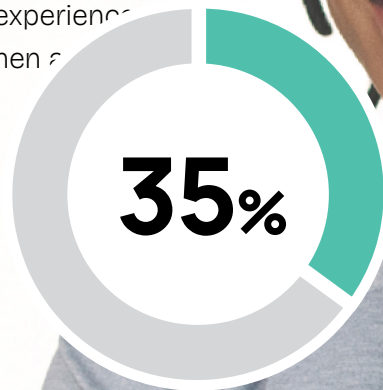
Another opportunity to improve benefits experiences is through technology. The right software can automate processes and improve the experience for everyone, from HR teams to employees.

A modular, yet unified human capital management (HCM) platform streamlines basic HR tasks that employees perform regularly, like onboarding, time tracking, pay stubs and learning. When benefits administration and enrollment are part of that system, the experience for the employee (and employer) is simplified, especially when artificial intelligence (AI) is involved.

Here's how technology can help:

- Empower employees to make their own elections
- Provide real-time cost comparisons
- Deliver personalized plan recommendations based on individual needs

Many HR teams are already making this shift. In 2025, 35% of HR leaders plan to invest in enrollment technology.¹ With AI in the mix, it's easier than ever to guide employees through their decisions.



35% of HR leaders plan to invest in benefits enrollment technology this year.¹

Winning Tip

Use technology that offers cost comparisons and personalized plan guidance. These tools help employees understand their options and make confident benefit choices.

¹ isolved's Fifth-Annual HR Leaders Report

² isolved's Fourth-Annual Voice of the Workforce Report





Checklist: Meeting with Your Broker

Connect with your broker early to align on what's changed, uncover opportunities and make this year's enrollment easier for everyone. Use this checklist to guide your conversation and stay on track.

What to Prepare

Business changes (mergers, acquisitions and new controlled group members)

Workforce shifts (significant increases or reductions)

Location updates that may affect carrier options

Expansion into new states

Employees on leave during enrollment

What to Discuss

Medical questionnaire requirements for quotes

How census changes impact plan options

Plan design, funding strategy and enrollment logistics

Concerns with current coverage or planned changes

Reporting requirements based on group size

Compliance areas tied to your benefits and workforce





How to Plan for Open Enrollment

Use this sample schedule to guide your open enrollment planning. Adjust the timing and activities to match your benefits strategy, communication style and workforce needs.

June to August

- Run a quick survey to understand benefit priorities
- Meet with your broker to review plan performance
- Announce open enrollment timelines and key dates
- Launch “Benefits at a Glance” materials internally

September to October

- Host live or virtual info sessions
- Offer open hours for 1:1 HR conversations
- Provide pre-enrollment guides with plan details
- Highlight deadlines and decision tools (if applicable)
- Use giveaways or incentives to boost engagement

November to December

- Open enrollment begins—send multi-channel reminders
- Reiterate deadlines and how to get help
- Track and confirm employee selections

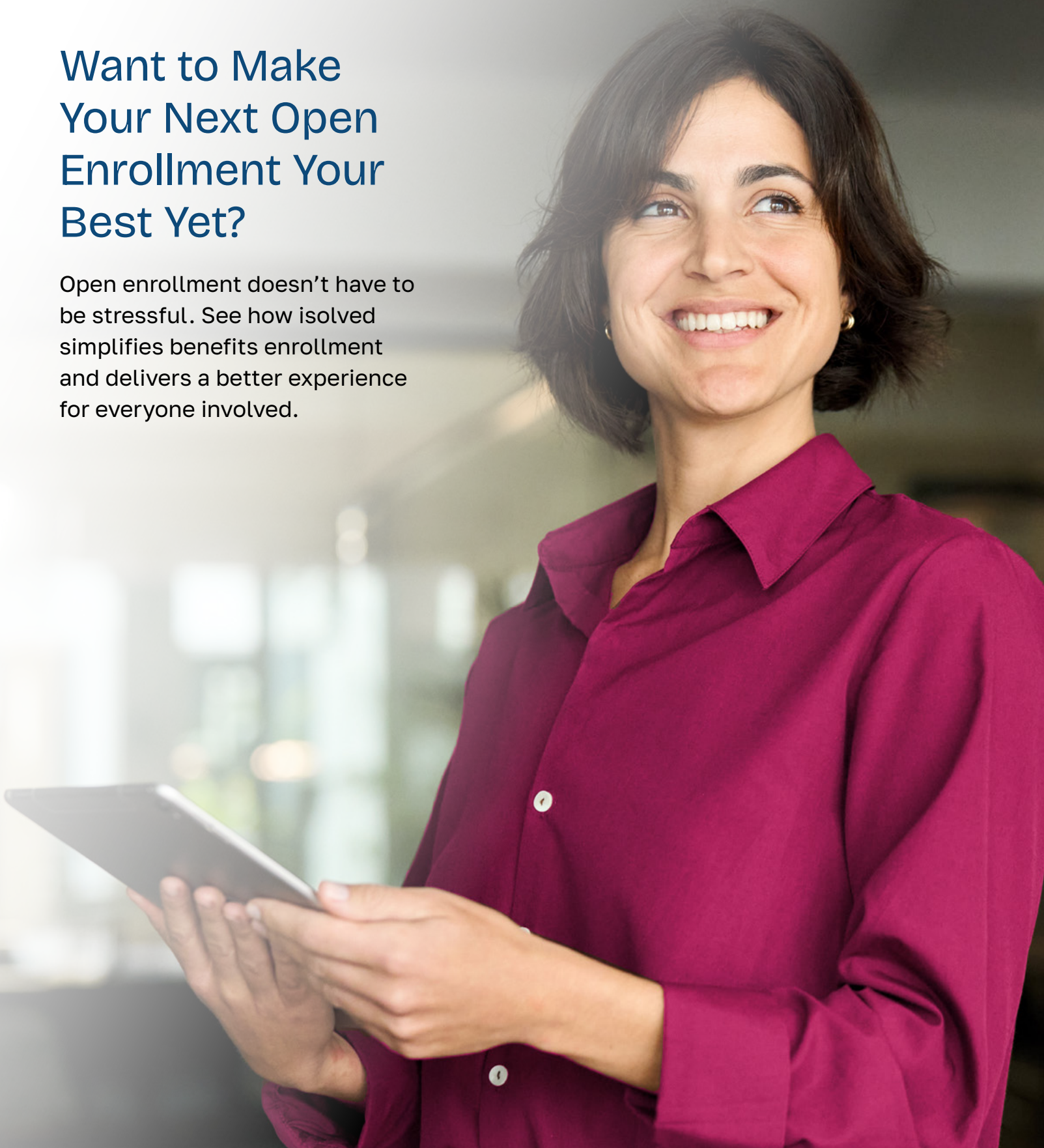
January

- Share confirmation of benefit elections with employees
- Gather feedback on the process and experience
- Document what worked and where to improve



Want to Make Your Next Open Enrollment Your Best Yet?

Open enrollment doesn't have to be stressful. See how isolved simplifies benefits enrollment and delivers a better experience for everyone involved.



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