Four Questions an Open Enrollment Guide Should Answer: DC Specialist Prep

Open enrollment materials lock by early fall, so late summer is the time to ask a plan sponsor how theirs hold up. Ten minutes with the current guide in hand answers all four of the following questions—and every gap they turn up can still be fixed before next year's version prints.

1 Does anything show the employee's whole paycheck?

Strong answer: One page showing a sample pay stub with every deduction (including medical, dental, vision, FSA or HSA, supplemental coverage, and retirement deferral) so the employee sees the full set of elections as a single number.

When it's missing: The employee first sees what their choices add up to on their first pay stub in January, after the window to modify most things has closed. Adding a sample paycheck with hypothetical numbers to the enrollment guide is an easy fix, and either the benefits team or the recordkeeper should be able to produce it.

2 Is there a dollar example of one decision changing another?

Strong answer: A short, worked example, such as how moving from the PPO to the high-deductible health plan cuts the premium by a fixed dollar amount per paycheck, showing where those dollars could go. It must be purely illustrative with no recommendation to minimize compliance concerns and avoid being read as advice.

When it's missing: Most enrollment guides price each benefit accurately—but separately, never showing two of them touching. Employees have to do the math themselves, and the ones under the most paycheck pressure are the least likely to do it. The numbers for a worked example are already printed on the guide's rate pages; the benefits team only has to put two of them in the same paragraph.

3 Does it say what happens if the employee does nothing—benefit by benefit?

Strong answer: A per-benefit default table. The line to look for is the carve-out: coverage rolls over, but FSA and HSA contribution elections reset to zero unless re-elected. One blanket "your coverage will continue" sentence reads like it covers everything—which is exactly how employees miss the reset.

When it's missing: Defaults exist for the least-engaged employees (the people making decisions from what the guide doesn't say). Adding that per-benefit default table is a five-minute edit.

4 Is the retirement deferral part of the enrollment moment?

Three common answers: Three common answers for this one: Some guides put the deferral election inside the annual enrollment flow—which is the strong answer. Many put it in the same portal but a "separate process," so the enrollment guide mentions the plan while the election lives somewhere the employee isn't looking. Some omit retirement entirely.

That last case is your biggest opening. A sponsor whose enrollment materials never mention the retirement plan has an annual moment when every employee is thinking hard about their paycheck, and no savings decision attached to it.

What follows—deferral prompts during enrollment, an enrollment-season savings communication, what the recordkeeper can build into the enrollment screens—is a plan-design conversation, and it's yours to lead.

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