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Benefits season without the compliance headache



Benefits season is not always easy to navigate, with various deadlines and disconnected systems making it difficult to find the information you need, turning what should be a straightforward process into late nights, avoidable corrections, and unnecessary administrative burden.

Why Q4 creates pressure

For a growing employer, Q4 squeezes open enrollment, payroll close, year-end tax preparation, leave and time-off questions, policy updates, and 2027 planning into the same operating window. HR is expected to make the experience simple for employees while coordinating details across the organization, even if it doesn't own every decision or data field.

The answer is not another spreadsheet. It is a single source of truth with decision-ready data and a record of what happened.



- Payroll needs final, accurate deductions early enough to test.
- Finance wants cost visibility while leaders compare plan tradeoffs.
- Employees need plain-language help without being overwhelmed.
- Multi-state requirements and workforce changes can create exceptions at speed.

The 90-day plan

Phase 1

Build a stronger foundation

The work you do before enrollment opens can prevent weeks of unnecessary follow-up later. Start by getting your data, decisions and people aligned.

- **Put clear owners** in place across HR, payroll, and communications.
- **Confirm what is changing** across plans, contributions, funding, waiting periods, and effective dates.
- **Find the gaps** before employees do by reviewing eligibility and employee records ahead of launch.
- **Keep decisions and issues visible** with one calendar, decision log, and place to track outstanding actions.
- **Prepare communications early** so employees and managers know what is happening, when they need to act and where to go for support.

Phase 2

Keep enrollment moving

Once enrollment opens, it will make it easy for employees to act and for HR to support them. Stay close to completion, resolve issues quickly and keep late changes from creating further problems.

- **Keep an eye on progress.** Track enrollment throughout the window and send reminders only to employees who still need to complete.
- **Keep issues in one place.** Keep access, eligibility, dependent and deduction questions visible so nothing gets lost across emails and spreadsheets.
- **Give managers clear direction.** Provide simple guidance on what managers should communicate and where they should send questions they cannot answer.
- **Stay ahead of changes.** Capture late decisions and employee changes before they create additional work for HR and payroll.
- **Make reminders count.** Build momentum with timely communications as the deadline approaches, focusing each message on one clear action.
- **Help employees make informed decisions.** Point employees toward approved benefits information and the appropriate support when they need more guidance.

Phase 3

Reconcile, document, and improve

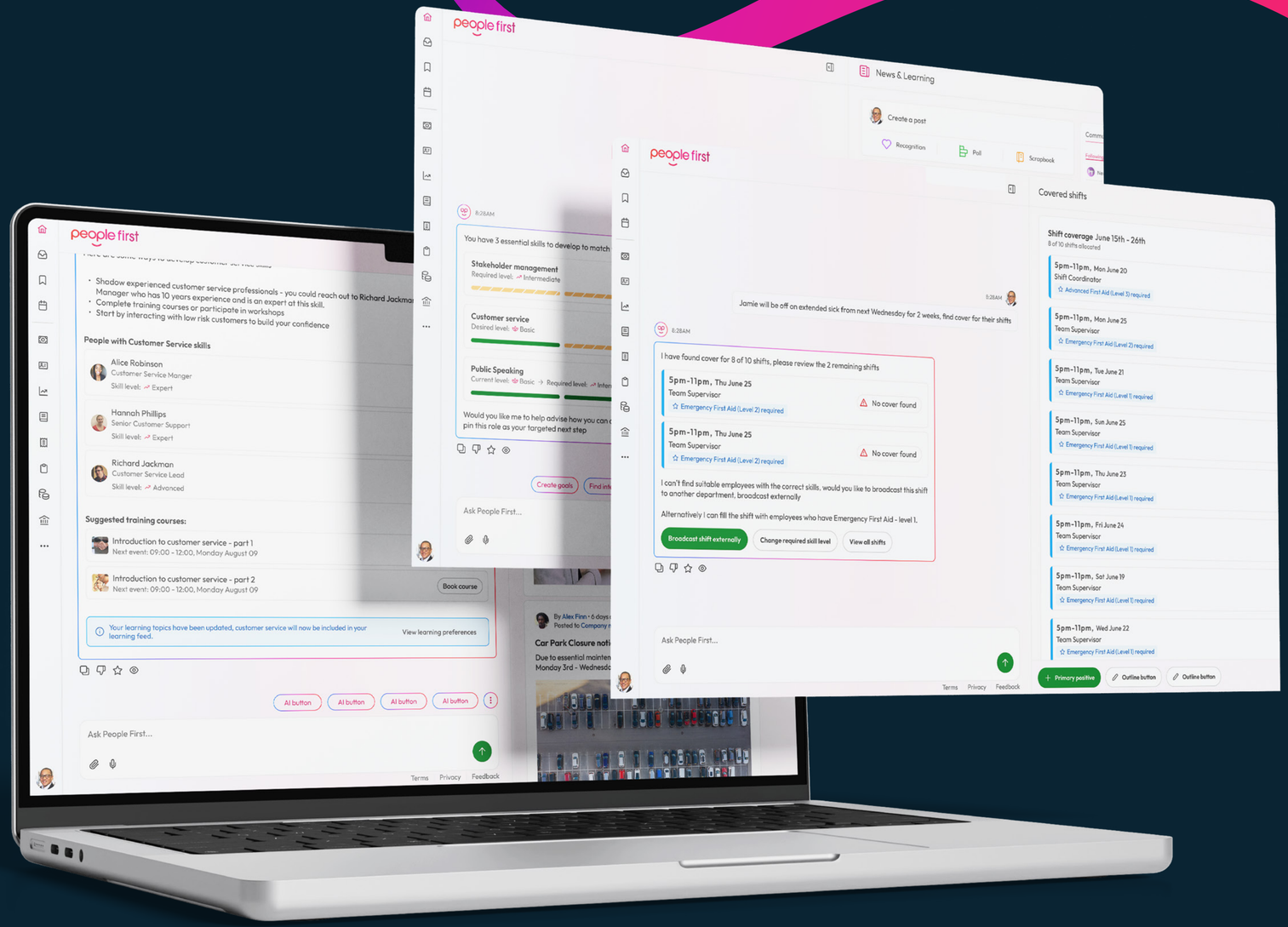
Enrollment may be over, but the work is not done. A thorough review catches discrepancies early, creates a clear record, and helps HR improve the next cycle.

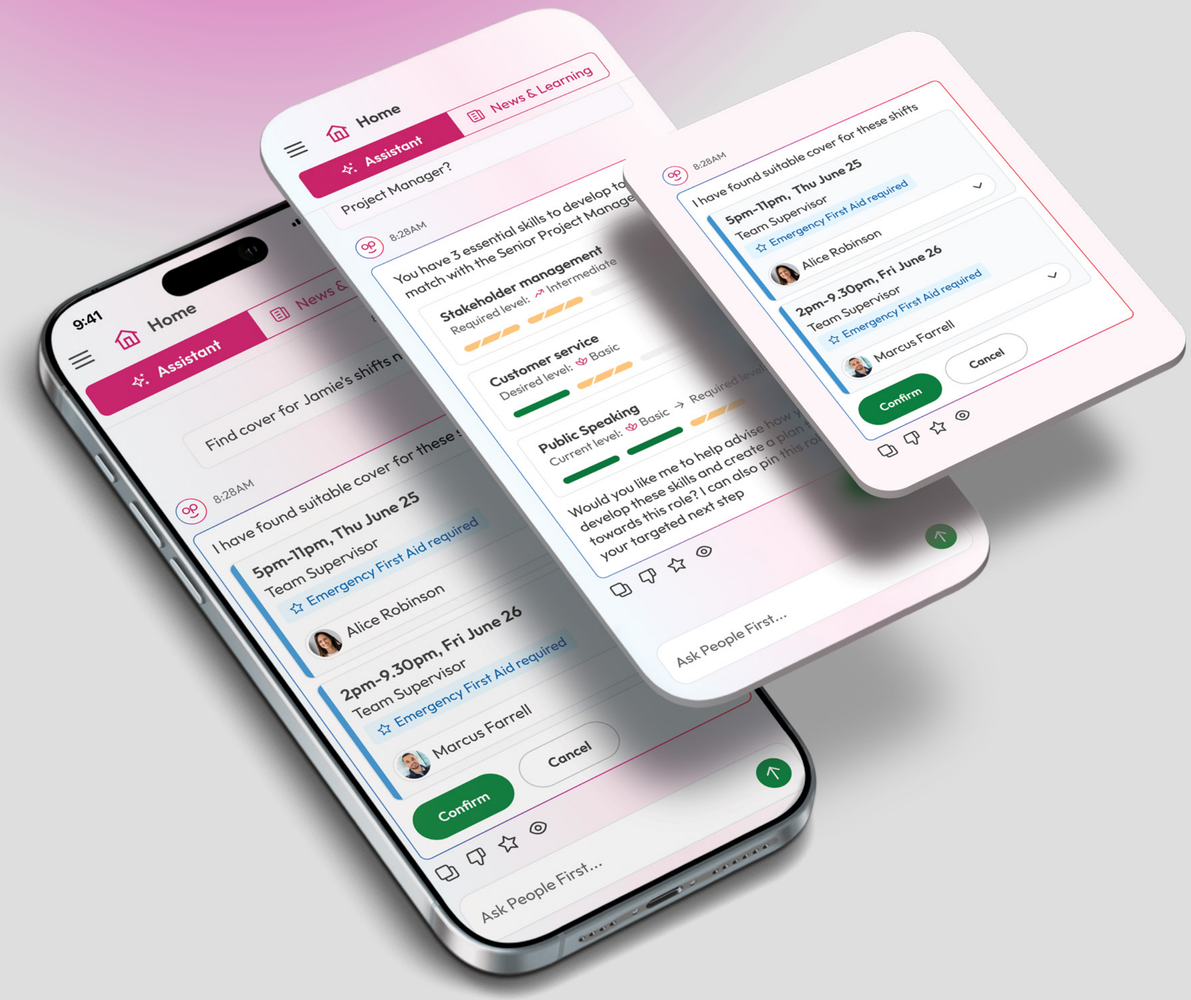
- **Check everything lines up.** Compare final elections with eligibility information, payroll deductions, employer contributions, and administrator records.
- **Fix discrepancies early.** Resolve missing, duplicated, or conflicting information before it carries into the first affected payroll.
- **Keep the right records.** Make sure required notices, approvals and supporting documentation are retained and easy to find.
- **Learn from employee questions.** Look for recurring themes and identify where employees needed additional explanation or support.
- **Make next year easier.** Turn what you learned into clear actions, owners, and target dates rather than leaving improvements until the next enrollment window.

Build the data foundation first

Benefits season is complicated to navigate without clean data; accurate benefits administration starts with data that has a clear owner.

- Before enrollment opens, you need a clear source of truth for each field, including who updates it and how exceptions are approved and recorded.
- Then check the basics: active status, work location, employment type, hours, and benefit class, as well as recent hires, leaves, terminations, transfers, and employees with multiple roles.
- Confirm that payroll deduction codes, employer contributions, and effective dates match the plan setup, and test sample files before going live. A shared change log keeps everyone working from the same record.





Communication plan

Fewer surprises, fewer repeat questions

Strong messaging tells employees what is changing, why it matters, what they need to do, and where to get help. Use short messages, repeat the deadline, and keep the action in the same place every time.

Announcement

Open with what is changing and what employees need to do. Keep the summary short and link to the approved detail.

Primary action:
Review the guide and note the enrollment dates.

Reminders

Segment complete and incomplete populations. Add manager nudges only when action is still outstanding.

Primary action:
Complete or confirm your elections before the deadline.

Education

Use short plan comparisons, decision aids, office hours, and approved FAQs. Explain terms such as deductible, HSA, FSA, HRA, COBRA, and dependent verification where relevant.

Primary action:
Use the approved tools and attend an information session.

Confirmation

Confirm receipt, explain when elections take effect, and provide the correction route.

Primary action:
Save the confirmation and review your first deduction.

Where People First supports the flow

People First can help create a cleaner operating foundation for benefits season by bringing core workforce information, workflows, self-service, and reporting into a connected HCM environment. Approved WEX materials support a complementary benefits-administration story.

1

Centralized employee and employment records for cleaner eligibility reviews.

2

Guided workflows and clearer ownership for routine changes and approvals.

3

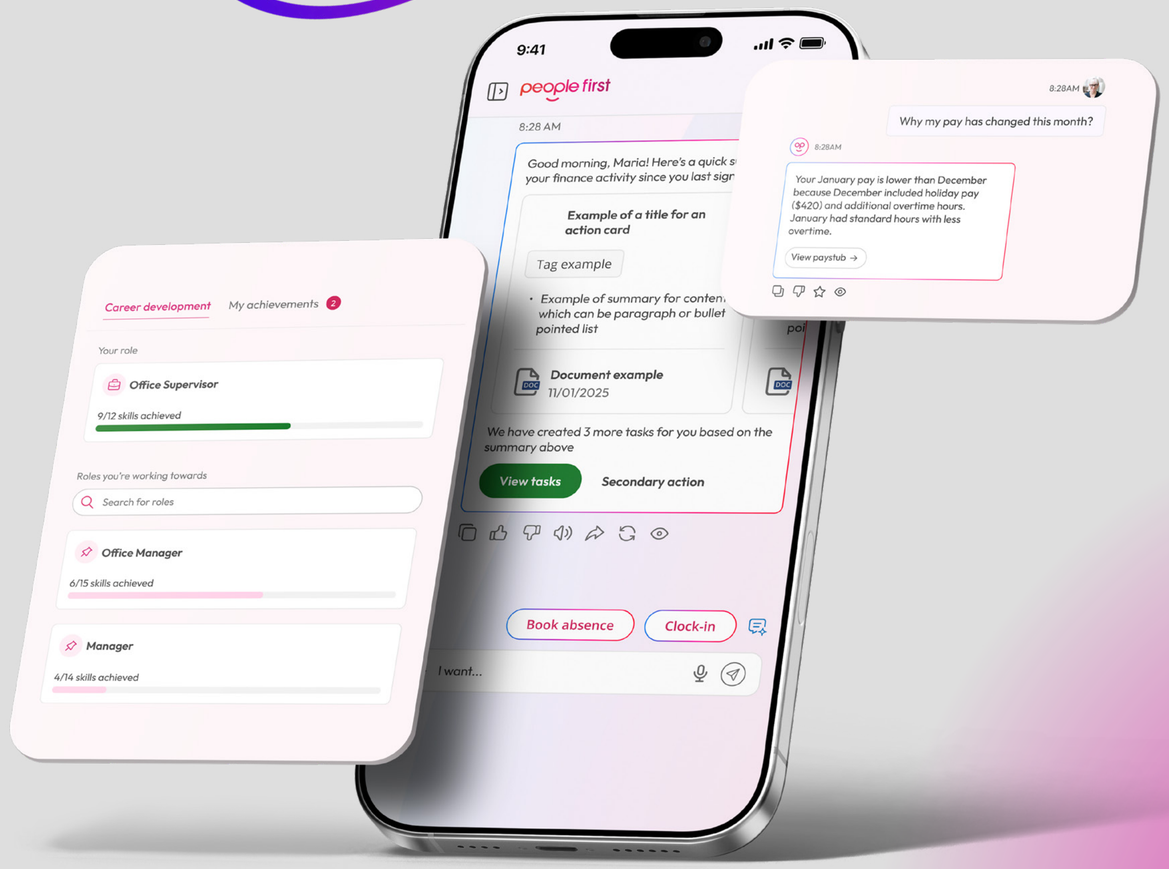
Employee self-service that can reduce repetitive HR follow-up.

4

Reporting that helps teams identify exceptions and monitor progress.

5

Through WEX, approved materials describe benefits accounts, mobile self-service, COBRA, ACA support, direct billing, and dependent eligibility verification.



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Make benefits season easier to run

See how People First by MHR can help your HR team reduce manual work, improve workforce visibility, and connect the data and workflows behind a smoother employee experience.

Schedule a demo