



BENEFITS UNLOCKED

Benefits Audit Checklist

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Run this when you start a job, before open enrollment, or after any life change.

Your employer info

Employer name: _____

HR / benefits email: _____

Benefits portal URL: _____

Plan year start/end: _____

Open enrollment dates: _____

Documents to locate (bookmark these)

- ☐ Summary Plan Description (SPD) - retirement & welfare plans
- ☐ Summary of Benefits and Coverage (SBC) - each health option
- ☐ Plan certificate / Evidence of Coverage
- ☐ Employee handbook - PTO, leave, perks

Quick wins to verify today

- ☐ I know my 401(k)/403(b) deferral % and employer match formula
- ☐ I am capturing the full match I am eligible for (if any)
- ☐ I know where to find my health plan SBC and member services number
- ☐ I have checked for unused wellness / L&D / FSA dollars
- ☐ I verified IRS contribution limits for retirement and HSA/FSA (see official links)

- ☐ Beneficiary designations are up to date
- ☐ I saved confirmation PDFs from last enrollment

Official resources

- DOL - Health plans
<https://www.dol.gov/general/topic/health-plans>
- IRS - Retirement plans
<https://www.irs.gov/retirement-plans>
- IRS - 401(k) contribution limits

<https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-401k-and-profit-sharing-plan-contribution-limits>

- HealthCare.gov - Glossary
<https://www.healthcare.gov/glossary/>