



BENEFITS UNLOCKED

30-Day Open Enrollment Calendar

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Work the Benefits Stack: Health -> Wealth -> Time -> Growth

Days 30-21: GATHER

- ☐ Confirm OEP start/end dates and effective date
- ☐ Download SPDs, SBCs, and last year's elections
- ☐ List life changes since last year
- ☐ Gather last year's medical spending (EOBs, HSA records)

Days 20-11: COMPARE

- ☐ Read SBCs side by side
- ☐ Verify doctors & prescriptions in-network
- ☐ Run premium + out-of-pocket estimates
- ☐ Check retirement match, HSA seed, FSA deadlines
- ☐ Verify IRS HSA and 401(k) contribution limits (official sources)

Days 10-1: DECIDE

- ☐ Apply 3F Filter: Free money? Flexible? Future me?
- ☐ Submit elections BEFORE the last day
- ☐ Save confirmation screenshots / PDFs

Day 0: VERIFY

- ☐ Confirm paycheck deductions
- ☐ Download new ID cards

[] Update pharmacy / providers if plan changed

Official resources

- HealthCare.gov - Choose a plan
<https://www.healthcare.gov/choose-a-plan/>
- IRS Publication 969 - HSAs and FSAs
<https://www.irs.gov/publications/p969>
- IRS - 401(k) contribution limits

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