



BENEFITS UNLOCKED

Video Transcript

Your 30-Day Open Enrollment System

Full voiceover transcript - educational content only

Scene 1: Open enrollment isn't a fire drill

Pixel Quest · Module 6

Every year, the Beast of Confusion wins when everyone panic-clicks the same elections the same elections as last year. A thirty-day ritual beats willpower. Spread the work: gather documents early, compare plans calmly, decide before the deadline, verify after it takes effect. Future you will be insufferably grateful.

Scene 2: Days 30-11: Gather & compare

The prep phase

Thirty to twenty-one days out: confirm dates, download plan documents, list life changes since last year. Twenty to eleven days out: read SBCs side by side, verify doctors in-network, run premium plus out-of-pocket estimates, check retirement and FSA deadlines. No decisions yet - just data.

Scene 3: Days 10-0: Decide & verify

The action phase

Ten to one days out: use the three F filter. Free money? Flexible for my life? Future me thanks me? Work the Benefits Stack: health, wealth, time, growth. Submit early - portals crash on the last day. Day zero: confirm paycheck deductions, download ID cards, update your pharmacy. Save confirmation PDFs.

Scene 4: 15-minute annual audit

Any time of year

Once a year: check beneficiaries, confirm match capture, burn down expiring stipends and FSA dollars, review PTO balance, refresh saved plan PDFs. One folder, one page of notes, all your benefits info. That's the whole ritual. You're not an expert - you're just not flying blind anymore.