

Employee benefits planning checklist

Use this alongside the guide. Updated October 14, 2026.

- ☐ Confirm workers' compensation coverage in every state with employees
- ☐ Check state disability and paid family leave program requirements
- ☐ Check state and local paid sick leave laws
- ☐ Count full-time and full-time equivalent employees for ACA status
- ☐ Confirm COBRA or state continuation obligations
- ☐ Check whether your state requires an auto-IRA if you have no retirement plan
- ☐ Survey employees on which benefits they value most
- ☐ Compare small group, PEO, QSEHRA, and ICHRA options
- ☐ Model total cost per employee for each option
- ☐ Prepare plain-language benefits summaries with cost examples
- ☐ Schedule open enrollment communications four to six weeks out
- ☐ Verify elections reached payroll and carriers after enrollment

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