

Open enrollment announcement email template

Kick off benefits open enrollment with dates, what's changing, costs, and how to enroll.

Updated October 15, 2026. Written and reviewed by the HRTally Research Team.

When to use this template

Open enrollment is the one window each year when most employees can change their health, dental, vision, and other benefits without a qualifying life event. Many employees simply let their elections roll over, then discover in January that a premium went up or their doctor left the network. A clear kickoff email reduces that.

Lead with the dates and the single most important change. Then say what employees must do, especially if any election doesn't roll over, such as a health FSA. Link to the benefits guide, cost sheet, and the enrollment portal. Our employee benefits guide explains plan types in plain English, and benefits administration software handles the elections.

Version 1: Open enrollment kickoff

SUBJECT Open enrollment is [Start date] to [End date]

Hi everyone,

Open enrollment for [Year] benefits runs from [Start date] to [End date]. This is your chance to review and change your health, dental, vision, and other benefits for the coming year.

What's changing for [Year]:

- [Key change 1, such as employee premiums for the PPO plan increase by \$X per paycheck]
- [Key change 2, such as a new HSA-eligible plan option]
- [Key change 3, such as an added mental health benefit]

What you need to do:

- If you want to keep your current medical, dental, and vision plans, [you don't need to do anything / you still need to confirm].
- If you want a health FSA or dependent care FSA for [Year], you must enroll again. These don't roll over.
- Review your dependents and beneficiaries.

Enroll here: [Portal link]

Benefits guide and costs: [Link]

Benefits Q&A sessions: [Dates and times, with links]

If you have questions, contact [Benefits contact] or our broker at [Contact].

[HR or benefits team]

Version 2: Manager briefing

SUBJECT Open enrollment starts [Date]: how to help your team

Hi managers,

Open enrollment starts [Date]. Your team will have questions, and here is how you can help.

1. Remind your team in your next meeting, and give them 20 minutes of work time to review options.
2. Point questions about plans and costs to [Benefits contact] or the Q&A sessions. Please don't advise on which plan to choose.
3. Make sure team members on leave or working remotely know about the dates.

The employee announcement is attached so you know what they received.

[Benefits team]

Subject lines to try

- Open enrollment is [Start date] to [End date]
- Your [Year] benefits: open enrollment starts now
- What's changing in your benefits for [Year]
- Action needed: FSA elections don't roll over
- Open enrollment starts [Date]: how to help your team

How to personalize it

- Put the dates in the subject line and first sentence.
- List changes in cost per paycheck, which is how employees think about it.
- Flag elections that don't roll over, like FSAs.
- Reach employees without regular email through managers, posters, and texts.

Mistakes to avoid

- A wall of plan details in the email body.
- Burying premium increases.
- Benefits jargon without explanation, such as coinsurance or out-of-pocket maximum.

- Managers advising employees on which plan to pick.

| Legal and compliance notes

Group health plans must provide a Summary of Benefits and Coverage to employees at open enrollment. Mid-year changes are limited by Section 125 cafeteria plan rules to qualifying events, such as marriage, birth, or loss of other coverage. HIPAA special enrollment requires at least 30 days to enroll after events like marriage or birth, and 60 days for loss of Medicaid or CHIP. Make sure required annual notices, such as the Medicare Part D creditable coverage notice, go out on time.

| When to send it

Announce one to two weeks before the window opens, then send reminders midway and in the last few days. Most windows run two to four weeks, often in November for January plan years.

| Before you hit send

- Dates, deadlines, and costs match the plan documents and carrier materials.
- Medical details stay between the employee and HR, not the manager or team.
- Required notices, such as FMLA forms or the Summary of Benefits and Coverage, are attached or scheduled.
- The employee knows exactly who to call, with a phone number.
- State leave programs and paid sick leave rules were checked for the employee's work location.

Find 73 more free HR email templates at hrtally.com/email-templates

Compare HR software, read independent reviews, and get free quotes at www.hrtally.com

Related: Open enrollment reminder, New hire benefits enrollment, Policy update announcement