STANDARD OPERATING PROCEDURE

Benefits Enrollment SOP

Document no.	SOP-HR-008
Revision	1.0
Owner	HR Manager
Effective date	September 15, 2026
Review cycle	Every 12 months

1. Purpose

To enroll eligible employees in benefits accurately and on time, verify dependents, and keep payroll deductions and carrier records in sync with each employee's elections.

2. Scope

Applies to health, dental, vision, retirement and other elected benefits for eligible employees, at hire, during a qualifying life event, and during annual open enrollment.

Definitions

Qualifying life event	A change such as marriage, birth of a child or loss of other coverage that allows an employee to change benefit elections outside open enrollment.
Open enrollment	The set period each year when all eligible employees can review and change their benefit elections for the coming plan year.
Carrier	The insurance or benefits provider that administers a specific plan, such as medical or dental coverage.

3. Responsibilities

Employee	Reviews plan options, makes elections by the deadline and provides accurate dependent information.
Benefits Administrator	Manages eligibility, presents plan options, verifies dependents and submits elections to carriers.
Payroll Specialist	Sets up payroll deductions to match confirmed elections and corrects discrepancies.
HR Manager	Oversees the enrollment calendar, approves exceptions and reviews carrier invoices for accuracy.

RACI matrix

Activity	Employee	Benefits Administrator	Payroll Specialist	HR Manager
Determine eligibility	I	R/A	I	C
Make benefit elections	R/A	C	I	I
Verify dependents	R	R/A	-	I
Submit elections to carriers	I	R/A	C	I

Activity	Employee	Benefits Administrator	Payroll Specialist	HR Manager
Set up and reconcile payroll deductions	I	C	R/A	C

R = Responsible, A = Accountable, C = Consulted, I = Informed

4. Materials and PPE

Materials, tools and systems

- Benefits administration system
- Plan summary documents and comparison sheet
- Benefit election form
- Dependent verification document checklist
- Payroll system
- Carrier enrollment portal

5. Procedure

Step	Task	Owner	Done
5.1	**Determine eligibility** The benefits administrator confirms the employee's eligibility date based on hire date or hours worked and enters it into the benefits administration system.	Benefits Administrator	☐
5.2	**Notify the employee of the enrollment window** The benefits administrator sends the employee their enrollment window, deadline and a link to plan summary documents as soon as eligibility begins. **Checkpoint:** The notice includes the exact deadline and what happens if no election is made by that date.	Benefits Administrator	☐
5.3	**Present plan options** The benefits administrator makes plan comparison materials available and answers employee questions about coverage, cost and network, without giving individual financial or medical advice.	Benefits Administrator	☐
5.4	**Employee makes elections** The employee reviews the available plans and submits their elections, including any dependents to be covered, in the benefits administration system by the deadline.	Employee	☐
5.5	**Verify dependents** The benefits administrator collects required documentation, such as a marriage or birth certificate, to verify each dependent before adding them to coverage. **Checkpoint:** Dependents are added to a plan only after their verification documents are on file.	Benefits Administrator	☐
5.6	**Submit elections to carriers** The benefits administrator submits confirmed elections to each carrier's enrollment portal before the carrier's own cutoff for the effective date.	Benefits Administrator	☐

Step	Task	Owner	Done
5.7	**Set up payroll deductions** The payroll specialist sets up deductions in payroll that match the confirmed elections, using the correct effective date and any employer contribution amounts. **Checkpoint:** Deduction amounts in payroll match the confirmed elections before the next pay run.	Payroll Specialist	☐
5.8	**Confirm coverage with the employee** The benefits administrator sends the employee a confirmation summary of their elections, effective dates and any next steps, such as ID cards from the carrier.	Benefits Administrator	☐
5.9	**Process qualifying life events** When an employee reports a qualifying life event, the benefits administrator verifies it against the required documentation and processes the election change within the allowed window.	Benefits Administrator	☐
5.10	**Run annual open enrollment** The HR manager sets the open enrollment calendar, the benefits administrator communicates plan changes for the new year, and all employees are asked to confirm or update elections by the deadline.	HR Manager	☐
5.11	**Reconcile carrier invoices** The HR manager reviews monthly carrier invoices against active enrollments and payroll deductions, flagging discrepancies for the benefits administrator to resolve.	HR Manager	☐

6. Quality checks

- Every enrolled dependent has verification documentation on file.
- Payroll deductions match confirmed elections within one pay cycle of enrollment.
- Carrier invoices are reconciled against active enrollments monthly.
- Elections submitted to carriers before their effective-date cutoff.

7. Records

- Benefit election forms
- Dependent verification documents
- Carrier enrollment confirmations
- Payroll deduction setup records

8. KPIs

- Percentage of eligible employees enrolled by the deadline
- Time from election to carrier submission
- Number of payroll deduction discrepancies per cycle
- Carrier invoice reconciliation accuracy

9. Common mistakes

- Adding a dependent to coverage before verification documents are received.
- Missing a carrier's enrollment cutoff and delaying the coverage effective date.
- Letting payroll deductions drift out of sync with confirmed elections.
- Not documenting the reason for a qualifying life event change.

10. Revision history

Revision	Date	Description	Reviewed by
1.0	September 15, 2026	Initial release	Alexa Uskova

Approval

Prepared by	Approved by	Date

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