

Employee Communication Templates

for Benefits Enrollment

Ready-to-Use Email and Letter Templates
for HR Directors

By Benefits Genius

benefitsgenius.com

Free Educational Guide

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Open Enrollment Announcement Email

Subject Line: [COMPANY_NAME] Benefits Open Enrollment Begins [DATE]

Dear [EMPLOYEE_NAME], We're excited to announce that [COMPANY_NAME]'s annual benefits open enrollment period is now open! This is your opportunity to review your current coverage and make changes that better suit your needs and those of your family. **Important Dates:** Enrollment Period: [START_DATE] to [END_DATE] New Coverage Begins: [EFFECTIVE_DATE] **What You Can Do During Open Enrollment:** • Enroll in health, dental, and vision coverage • Make changes to your current elections • Elect pre-tax benefits under our Section 125 plan • Review supplemental insurance options All eligible employees must actively enroll during this period. If you do not make changes, your current elections will remain in effect. To enroll, please visit [ENROLLMENT_PLATFORM_URL] or contact the Human Resources department. Questions? Contact [HR_CONTACT_EMAIL] or [HR_CONTACT_PHONE]. Best regards, [DEPARTMENT_NAME] Human Resources Department

Usage Notes: Send this email in your company brand. Customize the dates and contact information. Consider sending this at the start of your enrollment period to maximize participation.

Benefits Overview Letter

For: New hires or general benefits communication

[DATE] [EMPLOYEE_NAME] [EMPLOYEE_ADDRESS] [CITY, STATE ZIP] RE: Your [COMPANY_NAME] Benefits Package Dear [EMPLOYEE_NAME], Welcome to [COMPANY_NAME]! As a valued member of our team, you're eligible for a comprehensive benefits package designed to support your health and financial well-being. **Your Eligible Benefits:** Medical Insurance: [PLAN_OPTIONS] Dental Coverage: [PLAN_OPTIONS] Vision Coverage: [PLAN_OPTIONS] Life Insurance: [COVERAGE_AMOUNT] Disability Insurance: [COVERAGE_AMOUNT] 401(k) Retirement Plan: Up to [PERCENTAGE]% match Flexible Spending Account (FSA): [CONTRIBUTION_LIMIT] Health Savings Account (HSA): [CONTRIBUTION_LIMIT] **Tax-Advantaged Benefits:** Through our Section 125 Cafeteria Plan, you can contribute pre-tax dollars toward your health insurance premiums and medical expenses, reducing your taxable income. **Next Steps:** Enrollment materials and instructions have been provided. Please complete your enrollment by [DATE]. We're here to help. Visit [BENEFITS_WEBSITE] or contact our HR team at [HR_CONTACT_INFO]. Sincerely, [SIGNATURE] Human Resources [COMPANY_NAME]

Usage Notes: Use this as a formal introduction to benefits for new employees. Print on company letterhead and customize with your specific plan details and contact information.

Pre-Tax Benefits Explanation FAQ

For: Employee education during enrollment

Q: What is a Section 125 Cafeteria Plan?

A: It's a benefit plan that allows you to pay for certain benefits with pre-tax dollars, reducing your taxable income and the taxes you owe.

Q: How much can I save with pre-tax benefits?

A: On average, employees save 15-30% on benefits by using pre-tax dollars. The exact amount depends on your tax bracket and benefits chosen.

Q: What benefits can I pay with pre-tax dollars?

A: Medical insurance premiums, dental insurance, vision insurance, and medical out-of-pocket expenses through our Flexible Spending Account (FSA).

Q: Is there a limit on how much I can contribute?

A: Yes. For [CURRENT_YEAR], the FSA limit is [FSA_LIMIT]. Check with HR for other limits.

Q: Can I change my elections mid-year?

A: Changes are typically only allowed during open enrollment or if you experience a qualifying life event (marriage, birth, change in employment).

Q: What happens to unused FSA funds?

A: Under the current rules, [CARRYOVER_AMOUNT] can roll over to the next year. Unused funds beyond that are forfeited—plan carefully.

Enrollment Deadline Reminder Email

Subject Line: DEADLINE APPROACHING: Enroll in Benefits by [DATE]

Hi [EMPLOYEE_NAME], Time is running out! The deadline to enroll in [COMPANY_NAME] benefits is [DEADLINE_DATE] at [DEADLINE_TIME]. If you don't enroll by this date, you'll lose out on these benefits: • Tax savings on your health insurance premiums • Employer match on retirement contributions • FSA tax savings on medical expenses • Supplemental coverage options **How to Enroll (Choose One):** 1. Visit [ENROLLMENT_PLATFORM_URL] and complete enrollment online (fastest option) 2. Attend an enrollment meeting on [DATE] at [TIME] in [LOCATION] 3. Call HR at [HR_PHONE] to enroll by phone Don't delay! Questions? Email [HR_EMAIL] or visit the benefits page at [BENEFITS_WEBSITE]. Best regards, Human Resources

Usage Notes: Send this reminder 3-5 days before the deadline. Use urgent subject line to encourage action. Consider sending a second reminder 24 hours before close.

New Hire Benefits Welcome Email

Subject Line: Welcome to [COMPANY_NAME]! Your Benefits Await

Welcome to [COMPANY_NAME], [EMPLOYEE_NAME]! We're thrilled to have you join our team. To help you get started, here's everything you need to know about your benefits. **Your First Week:** You'll receive enrollment instructions and benefits guides in your welcome packet. Please take time to review them. **Enrollment Deadline:** [DATE] - Don't miss this! You need to actively elect your benefits to be covered. **Quick Start Guide:**

1. Log into [ENROLLMENT_PLATFORM_URL] using your employee ID [EMPLOYEE_ID]
2. Review plan options for medical, dental, and vision
3. Complete your enrollment in about 15 minutes
4. Verify your elections are confirmed

You Have Questions, We Have Answers • Benefits FAQs: [BENEFITS_WEBSITE] • Contact HR: [HR_EMAIL] or [HR_PHONE] • Office hours: [HR_OFFICE_HOURS] Pro Tip: Look into our Section 125 Cafeteria Plan to reduce your taxes through pre-tax benefit contributions. Looking forward to working with you!

[SIGNATURE] Human Resources

Usage Notes: Send this within the first day of employment. Customize with new hire information before sending. Tone should be warm and welcoming.

Post-Enrollment Confirmation Email

Subject Line: Benefits Enrollment Confirmed for [EMPLOYEE_NAME]

Dear [EMPLOYEE_NAME], Thank you for completing your benefits enrollment! Your elections are now confirmed and take effect on [EFFECTIVE_DATE]. **Your Benefits Summary:** Medical Plan: [SELECTED_PLAN] Dental Plan: [SELECTED_PLAN] Vision Plan: [SELECTED_PLAN] FSA Annual Election: \$[FSA_AMOUNT] HSA Annual Election: \$[HSA_AMOUNT] 401(k) Contribution: [PERCENTAGE]% **What Happens Next:** • Enrollment changes effective on [EFFECTIVE_DATE] • First payroll deductions begin [PAYROLL_DATE] • Your ID cards will arrive by [CARD_ARRIVAL_DATE] • Coverage details available in your online account **Keep Your Information Handy:** You can access your enrollment details and benefits information anytime at [BENEFITS_WEBSITE]. Bookmark it for future reference! **Questions?** Don't hesitate to reach out if you need clarification on your elections or benefits. Contact HR: [HR_EMAIL] | [HR_PHONE] | [HR_OFFICE_HOURS] Best regards, Human Resources

Usage Notes: Send this immediately after enrollment closes to confirm receipt. Personalize with actual election data. Include a summary of their chosen plans.