



YOUR FEDERAL OPEN SEASON REVIEW CHECKLIST



Before you make a change – or decide to make no change – review these 7 areas.



Open Season is your opportunity to review certain federal benefits and make sure your current choices still fit your needs. Use this checklist to organize the questions worth reviewing before making your decisions.

1 REVIEW YOUR CURRENT HEALTH PLAN

- ☐ Do I know what I'm currently paying in premiums?
- ☐ Have my deductibles, copays or out-of-pocket costs changed?
- ☐ Are my preferred doctors and healthcare providers still covered?
- ☐ Have my family's healthcare needs changed?

 **ASK YOURSELF:**
Would I choose this same plan again today?

2 THINK ABOUT WHAT CHANGED THIS YEAR

- ☐ Marriage or divorce?
- ☐ New child or dependent?
- ☐ New health needs?
- ☐ Upcoming retirement?
- ☐ Changes in expected healthcare usage?

 **REMEMBER:**
Your benefits should reflect your life today – not your life when you first enrolled.

COMPARE - DON'T AUTOMATICALLY RENEW

- ☐ Have I looked at other available options?
- ☐ Am I comparing more than just the monthly premium?
- ☐ Do I understand the total potential cost of my coverage?

 **TIP:**
The lowest premium isn't always the best value.



**OPEN SEASON ONLY COMES ONCE A YEAR.
A FEW MINUTES OF REVIEW TODAY CAN HELP YOU AVOID SURPRISES TOMORROW.**



4 REVIEW YOUR BENEFICIARIES

Use this annual benefits review as a reminder to check whether your beneficiary information still reflects your wishes.

-  FEGLI (Federal Employees' Group Life Insurance)
-  TSP (Thrift Savings Plan)
-  Other applicable federal benefits / accounts

5 LOOK BEYOND OPEN SEASON

Your benefits work as part of a larger picture. Ask yourself:

- ☐ Have I reviewed my TSP recently?
- ☐ Do I understand my FEGLI coverage?
- ☐ Do I have an idea of my retirement timeline?
- ☐ Do I know how my federal benefits may work together?

 **CLARITY TODAY. CONFIDENCE TOMORROW.**
Take time now to understand your benefits so you can make confident decisions.

6 WRITE DOWN YOUR QUESTIONS

The three things I need more clarity about:

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7 DON'T GUESS

A benefits decision shouldn't start with a product. It should start with understanding your situation.

 **SMART DECISIONS START WITH CLARITY.**
You don't have to have all the answers — that's what I'm here for.

NOT SURE WHAT YOU SHOULD BE REVIEWING?



**TALK WITH
DANILO WILLIAMS**

-  United States Army Veteran
-  Federal Aviation Administration Professional
-  Professional Federal Benefits Coach – Creating International Success

 **BOOK A FREE BENEFITS REVIEW**
Let's look at your questions before you make your next decision.

