

FREE HR TEMPLATE • 2026 EDITION

Employee Benefits Guide Template

A practical, HR-side working template for designing, administering, and communicating a benefits program your workforce actually engages with. Three parts. Ready to fill in.

PART 1

Benefits Strategy Framework

Program overview • workforce segments • category priorities • goals • budget • compliance

PART 2

Administration Checklist

8 areas • 40+ items covering vendor, enrollment, payroll, COBRA, leave, retirement & measurement

PART 3

Communication Calendar

12-month • 4-channel (email, intranet, manager, webinar) with owner & status tracking

APPENDIX

2025 Benchmark Data

10 national benchmarks from BLS, SHRM, MetLife, Mercer & Gallagher for sense-checking



How to Use This Template

Three working documents covering the full benefits lifecycle — from strategic planning through administration and employee communication. Work through the parts in order. Each part is self-contained and reusable every plan year. Owner: Benefits Lead or Total Rewards Manager.

Step 1 • Q3

Strategy Framework

Set priorities, allocate budget, and get compliance sign-offs before renewal season opens.

• Complete by Sep 1

Step 2 • Q3–Q4

Administration Checklist

Work through all 8 operational areas before the new plan year goes live.

• Complete by Oct 31

Step 3 • Q4

Communication Calendar

Lock the full 12-month calendar so all channel activities are staged before January 1.

• Lock by Dec 1



Stakeholders to loop in: Finance (sections 1.5, 2.8) • Legal / Compliance (sections 1.6, 2.5, 2.6) • Payroll (sections 2.3, 2.7) • HRBPs (Part 3 manager channel) • HR Comms (Part 3 email and intranet channels). Run a 30-min kick-off to assign owners before starting Part 1.

ROLES & RESPONSIBILITIES

Role	Responsibilities in this template
Benefits Lead / Total Rewards Mgr	Primary owner of all three parts. Coordinate sign-offs from all other roles.
Finance / FP&A	Budget allocation table (1.5), claims cost dashboard setup (2.8), annual ROI summary (2.8).
Legal / Compliance	Compliance sign-off checklist (1.6), COBRA notice templates (2.5), FMLA review (2.6).
Payroll	Payroll integration checklist (2.3), deduction reconciliation after each enrollment.
HRBPs / People Partners	Manager briefing channel in Part 3. QLE process ownership and team training (2.2).
HR Communications	Employee-facing content in Part 3. Benefits portal and intranet updates (2.4).

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— PART 1 OF 3

Benefits Strategy Framework

Set direction, priorities, and success criteria before selecting vendors or benefits.

1.1 Program Overview

COMPANY NAME

PLAN YEAR (E.G. JAN 2027 – DEC 2027)

BENEFITS OWNER / HR LEAD

BENEFITS COMMITTEE MEMBERS

TOTAL EMPLOYEE HEADCOUNT

ANNUAL BENEFITS BUDGET (TOTAL)

1.2 Workforce Segmentation

Each segment may have different benefit needs and eligibility rules.

Segment	Headcount	Key Benefit Priority	Notes / Gaps
Full-time salaried			
Full-time hourly / non-exempt			
Part-time / flex / seasonal			
Remote / distributed employees			
International / globally mobile			

1.3 Benefit Category Priorities

Rate 1 (low) – 5 (high) based on employee survey data and leadership input.

Benefit Category	Current Offering	Priority (1–5)	Gap / Next Action
Health & Medical (insurance, FSA, HSA)			
Retirement & Financial (401k, employer match)			
Paid Time Off & Leave (PTO, sick, FMLA)			
Insurance (life, disability, voluntary supplemental)			
Wellness (EAP, mental health, fitness)			
Learning & Development (stipend, tuition reimbursement)			
Lifestyle & Perks (discounts, commuter, childcare)			

1.4 Strategic Goals for the Plan Year

Define 3–5 measurable goals. Tie each to a business outcome.

Goal	Target Metric	Baseline	Owner	Due Date

1.5 Budget Allocation

Benefit Category	Prior Year Spend	Proposed Budget	Change (%)	Notes
Health & Medical				
Retirement / employer match				
Leave / PTO accrual				
Wellness programs				
Learning & development				
Lifestyle / perks				
Admin overhead				
TOTAL				

1.6 Compliance Sign-off Checklist

Complete before benefits go live. Legal counsel sign-off required.

- | | |
|---|---|
| <input type="checkbox"/> ACA affordability threshold verified for the plan year | <input type="checkbox"/> HIPAA privacy policy reviewed |
| <input type="checkbox"/> ERISA plan document updated and filed | <input type="checkbox"/> State-specific leave law compliance confirmed (all states) |
| <input type="checkbox"/> COBRA notice templates updated | <input type="checkbox"/> FMLA eligibility and notice requirements reviewed |
| <input type="checkbox"/> Summary Plan Descriptions (SPDs) updated and distributed | <input type="checkbox"/> Legal counsel sign-off obtained |

— PART 2 OF 3 · SECTIONS 2.1–2.4

Benefits Administration Checklist

8-area operational checklist. Complete annually and at every major benefit change.

2.1 VENDOR & CARRIER MANAGEMENT

- Vendor contracts renewed / new contracts signed and countersigned
- Plan rates locked and confirmed for full plan year
- Carrier contact list and escalation paths updated
- Data-feed / EDI connections tested with each carrier
- Quarterly vendor review meetings scheduled on calendar

2.2 ELIGIBILITY & ENROLLMENT

- Eligibility rules documented for each benefit (FT, PT, dependents)
- Waiting periods confirmed and ACA-compliant
- HRIS eligibility rules match plan documents
- Open enrollment window set, communicated, and published
- New hire enrollment window configured in HRIS
- QLE (qualifying life event) process documented and team trained
- Dependent verification process in place

2.3 PAYROLL INTEGRATION

- Employee contribution amounts updated in payroll system
- Pre-tax deduction codes verified (Sec. 125, FSA, HSA, 401k)
- Employer contribution rates confirmed with finance
- Payroll calendar aligned to benefits deduction schedule
- First payroll of plan year tested and reconciled

2.4 EMPLOYEE COMMUNICATIONS

- Employee-facing enrollment guide updated for new plan year
- Open enrollment emails and notifications scheduled in advance
- Benefits portal / intranet page updated and QA'd
- Manager briefing pack drafted and distributed
- Employee FAQ document updated and posted

2.5 COBRA & CONTINUATION COVERAGE

- COBRA qualifying event notices sent within 14 days of each event
- COBRA election notices sent within 44 days of each event
- COBRA premium rates updated for new plan year
- COBRA administrator briefed on all plan changes

2.6 LEAVE ADMINISTRATION

- FMLA designation letters template reviewed and updated
- State leave law changes reviewed for all operating states
- Parental, caregiving, and bereavement leave policies updated
- Leave tracking method confirmed (HRIS module or manual log)
- HR team trained on intermittent leave handling

2.7 RETIREMENT PLAN

- 401(k) / retirement plan document reviewed and updated
- Employer match formula and vesting schedule confirmed with finance
- Annual nondiscrimination testing scheduled (ADP/ACP tests)
- Auto-enrollment and auto-escalation settings confirmed in system
- Safe harbor notice sent to all eligible employees on time

2.8 MEASUREMENT & REPORTING

- Benefits utilization report cadence confirmed (monthly or quarterly)
- Claims cost dashboard set up and shared with finance
- Employee benefits satisfaction survey scheduled (post-enrollment)
- Retention correlation analysis scheduled for Q4
- Annual benefits ROI summary prepared for leadership review

ADMIN NOTES

— PART 3 OF 3 · JANUARY – JUNE

Annual Benefits Communication Calendar

12-month, 4-channel plan. Adapt all dates to match your plan year start.

Channel key: E Email I Intranet / Portal M Manager Briefing W All-Hands / Webinar Int. Internal (no employee-facing output) — Status: write *Planned / In Progress / Complete / Skipped*

Q1 January – March

January New plan year launch				
COMMUNICATION / ACTION	CHANNEL	OWNER	PLANNED DATE	STATUS
Benefits portal & intranet page updated for new plan year	E I	Benefits Lead		
New-hire onboarding benefits overview reviewed and updated	I	HR Ops		
First payroll deductions reconciled against enrollment data	Int.	Payroll		

February Financial wellness awareness				
COMMUNICATION / ACTION	CHANNEL	OWNER	PLANNED DATE	STATUS
Financial wellness awareness month — resources, tools, EAP financial counseling	E I	Benefits Lead		
Q1 manager briefing: benefits FAQ and escalation guide	M	HRBP		

March FSA/HSA & caregiving				
COMMUNICATION / ACTION	CHANNEL	OWNER	PLANNED DATE	STATUS
FSA/HSA Q1 balance reminder — encourage active utilization	E	Benefits Lead		
Caregiving leave and EAP awareness spotlight (caregiving leave usage up 71% since 2022)	E I	HR Comms		

Q2 April – June

April Learning & mental health preview				
COMMUNICATION / ACTION	CHANNEL	OWNER	PLANNED DATE	STATUS
Mental health awareness preview post (ahead of May main campaign)	I	Benefits Lead		
Learning stipend / tuition reimbursement enrollment reminder	E	L&D / Benefits		

May — Mental Health Awareness Month Full campaign				
COMMUNICATION / ACTION	CHANNEL	OWNER	PLANNED DATE	STATUS
Mental Health Awareness Month: EAP, digital platforms, and wellbeing benefits spotlight	E I W	Benefits Lead		
Q2 utilization review with finance — claims, EAP usage, FSA/HSA draw-down rates	Int.	Benefits Lead		

June Mid-year check-in				
COMMUNICATION / ACTION	CHANNEL	OWNER	PLANNED DATE	STATUS
Mid-year benefits check-in email — utilization tips and reminder of available benefits	E	Benefits Lead		
Voluntary benefits summer spotlight (travel insurance, pet, discount programs)	E I	HR Comms		

Open enrollment season (September – October) requires all four channels running in parallel each week: email sequence, intranet page refresh, manager talking-points brief, and at least one live Q&A webinar. Stage all assets in August.

Q3 July – September

July Pre-OE warm-up				
COMMUNICATION / ACTION	CHANNEL	OWNER	PLANNED DATE	STATUS
Open enrollment date announcement — save-the-date to all employees	E I W	Benefits Lead		
Q3 wellness challenge launch (fitness, step, or mindfulness program)	E I	Wellness Lead		

August OE preparation				
All open enrollment materials finalized, reviewed, and approved	Int.	Benefits Lead		
Manager open enrollment training: how to support direct reports through enrollment	M	HRBP		
Employee benefits satisfaction survey distributed to inform final OE decisions	E	Benefits Lead		

September — OPEN ENROLLMENT LAUNCH All channels active				
Open enrollment launch — all channels activated simultaneously	E I M W	Benefits Lead		
Week 1: Health & medical plan spotlight and comparison guide	E I	Benefits Lead		
Week 2: Retirement savings and financial wellness benefits spotlight	E I	Benefits Lead		
Week 3: Voluntary and lifestyle benefits spotlight	E I	Benefits Lead		
Week 4: Enrollment deadline reminder — last-chance email and FAQ	E	Benefits Lead		

Q4 October – December

October Enrollment close & data submission				
COMMUNICATION / ACTION	CHANNEL	OWNER	PLANNED DATE	STATUS
Enrollment close confirmation sent to all enrolled employees	E	Benefits Lead		
Carrier and vendor data feeds submitted, confirmed, and reconciled	Int.	HR Ops		

November Upcoming plan year preview				
New plan year preview — communicate what is changing and why	E I	Benefits Lead		
FSA use-it-or-lose-it deadline reminder (where grace period does not apply)	E	Benefits Lead		
Annual benefits ROI and utilization summary presented to leadership	Int.	Benefits Lead		

December Year close & next-year planning				
Year-end FSA/HSA contribution maximization reminder	E	Benefits Lead		
Benefits satisfaction survey results reviewed with HR leadership	Int.	Benefits Lead		
Next-year benefits strategy planning kick-off (restart Part 1)	Int.	Benefits Lead		

— APPENDIX

2025 Benefits Benchmark Reference

Sense-check your program design and spend against verified national norms.

<p>\$14.17 per hour</p> <p>Avg. employer cost of benefits per employee hour worked — 38.3% of total compensation BLS Employer Costs for Employee Compensation, Q1 2025</p>	<p>\$3.61 per hour</p> <p>Avg. employer health insurance cost per employee hour worked BLS ECEC Q1 2025</p>
<p>\$1.82 per hour</p> <p>Avg. employer retirement & savings cost per employee hour worked BLS ECEC Q1 2025</p>	<p>76%</p> <p>Employees who say they would stay longer at a company due to its benefits MetLife Employee Benefit Trends Study 2025</p>
<p>72%</p> <p>Employees reporting financial stress negatively affects their work performance MetLife EBTS 2025</p>	<p>68%</p> <p>Employers who expanded mental health benefits in the prior 12 months Gallagher Benefits Strategy & Benchmarking Survey 2025</p>
<p>54%</p> <p>Employers now offering a personal learning stipend (outside tuition reimbursement) Mercer 2025 — up from 31% in 2022</p>	<p>24%</p> <p>Large employers with a formal caregiving leave policy in place SHRM 2025 — up from 14% in 2022</p>
<p>+12 pts</p> <p>Retention rate advantage for organizations with strong benefits communication programs Gallagher 2025</p>	<p>3%</p> <p>Median 401(k) employer match as a percentage of employee salary SHRM 2025 Employee Benefits Survey</p>

Note: These are national averages. Industry, company size, and geography shift figures materially. Use as directional reference only. Validate against sector-specific data (Willis Towers Watson, Aon, Mercer industry cuts).

NOTES

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