

Group Health Renewal Checklist

What Florida small employers should do — a 90-day timeline

Tick each item as you go. Carriers must release renewal pricing **at least 60 days** before your effective date — often sooner, so 60 days is the latest you can count on firm numbers. Start prep at 90 days so nothing gets rushed.

MY RENEWAL DATES

PLAN EFFECTIVE DATE

START PREP — 90 DAYS PRIOR

FIRM PRICING GUARANTEED — 60 DAYS PRIOR

1 PULL DATA

Days 90–85

- Current plan documents: SBCs, rate sheet, effective date
- Clean employee census (DOB, ZIP, tobacco, dependents, tier, waivers)
- Claims / utilization report from carrier portal (level-funded / self-funded)

2 EVALUATE

Days 85–75

- Score current plan: cost, network, satisfaction
- Review participation + headcount changes
- Check contribution vs. ACA affordability (9.96% for 2026)

3 MARKET CHECK

Days 75–60

- Census + current plan / rates to broker with goals
- Renewal offer to broker when it arrives (carrier required by Day 60)
- Quotes on ≥2 structures (fully insured + level-funded)
- Review 2026 rate context + Brevard carrier landscape

4 DECIDE

Days 60–45

- Compare cost, deductible, network, Rx formulary
- Set contribution strategy
- Choose single vs. dual-option; lock selection

5 OPEN ENROLLMENT

Days 45–30

- Distribute SBCs to all eligible employees
- Send Part D, CHIP, COBRA, HIPAA notices (as applicable)
- Collect signed elections / waivers from everyone
- Hold employee meeting(s)

6 SUBMIT

Days 30–15

- Submit enrollment by carrier deadline
- Confirm premium + set up billing
- Collect dependent documentation

7 WRAP UP

Days 15–0

- Confirm ID cards / welcome packets
- Update payroll deductions
- Brief employees on using the plan

COMPLIANCE

Parallel

- ALE check (50+ FTEs?)
- 1095-C by March 2, 2026 (ALEs)
- ERISA plan doc + SPD current

Renewing soon?

Third Wave Benefits handles group health renewals for Florida small employers — from the data pull through open enrollment.

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SCAN TO TALK