

WORKSHEET · FILLABLE

Rate & Plan Verification Worksheet

Confirm the numbers are right before any employee sees them.

For administrators

Wrong rates are one of the most common and most visible re-enrollment errors. Work through this before the window opens, and before employees are shown any costs.

Plan: _____ Policy year: _____ Prepared by: _____ Date: _____

For each benefit, verify:

Benefit	Approved rate loaded?	Matches renewal / carrier?	Cost-share correct?	Effective date correct?	Notes
Extended health	☐	☐	☐	☐	
Dental	☐	☐	☐	☐	
Group life	☐	☐	☐	☐	
Dependent life	☐	☐	☐	☐	
AD&D	☐	☐	☐	☐	
Short-term disability	☐	☐	☐	☐	
Long-term disability	☐	☐	☐	☐	
Critical illness	☐	☐	☐	☐	
Health spending account	☐	☐	☐	☐	
Other: _____	☐	☐	☐	☐	

Final checks

- ☐ Rates match the carrier's or advisor's final renewal confirmation, in writing
- ☐ Any rate changes from last year are documented and explainable to employees
- ☐ Cost-share splits (employer vs. employee) are confirmed for each benefit and class
- ☐ Salary-based benefit amounts use current salaries
- ☐ A test election produces the correct employee cost before the window opens

☐ Rates and plan details verified

By: _____ Date: _____