

**Benefits Enrollment Policy**

**Effective Date:** September 20, 2025  
**Approved By:** Jane Smith, HR Director  
**Applies To:** All Employees of **Acme Corporation**

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**1. Purpose**

The purpose of this policy is to outline the procedures for enrolling in, changing, or terminating employee benefits at **Acme Corporation**. This ensures all eligible employees have access to benefits in a timely and compliant manner.

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**2. Scope**

This policy applies to all full-time employees who meet eligibility requirements for company-sponsored benefits, including health insurance, dental and vision coverage, retirement plans, and other voluntary benefits.

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**3. Eligibility**

- Employees must be **full-time (30+ hours/week)** to enroll in company-sponsored benefits.
  - Benefits eligibility begins on the **first day of the month following 30 days of employment**.
  - Part-time and contract employees may be eligible for limited voluntary benefits.
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**4. Benefits Offered**

Benefit	Description	Enrollment Period	Employee Contribution
Medical Insurance	Comprehensive health coverage including doctor visits, hospitalization, and prescriptions.	Annual Open Enrollment or within 30 days of hire	20% of premium

<b>Benefit</b>	<b>Description</b>	<b>Enrollment Period</b>	<b>Employee Contribution</b>
<b>Dental Insurance</b>	Coverage for preventive care, fillings, and orthodontics.	Annual Open Enrollment or within 30 days of hire	15% of premium
<b>Vision Insurance</b>	Eye exams, lenses, and frames.	Annual Open Enrollment or within 30 days of hire	10% of premium
<b>401(k) Retirement Plan</b>	Pre-tax contributions with company match up to 5%	Anytime	Employee decides contribution
<b>Life Insurance</b>	Basic life insurance equal to 1x annual salary	Automatically enrolled upon eligibility	Company-paid
<b>Short-Term Disability</b>	Income protection for medical leave	Annual Open Enrollment or within 30 days of hire	5% of salary
<b>Flexible Spending Account (FSA)</b>	Pre-tax contributions for healthcare or dependent care	Annual Open Enrollment	Employee decides contribution

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## 5. Enrollment Process

1. **New Hires:** Eligible employees must complete benefit elections within **30 days of hire**.
2. **Open Enrollment:** Annual open enrollment occurs **November 1 – November 15** for coverage starting January 1.
3. **Life Events:** Employees may make changes outside open enrollment for qualifying life events (e.g., marriage, birth of child, loss of coverage).
4. **Documentation:** Employees must submit all required enrollment forms and supporting documents to HR.

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### 6. Employee Responsibilities

- Review all benefit materials carefully.
  - Ensure enrollment forms are complete and accurate.
  - Notify HR within 30 days of any life events affecting coverage.
  - Maintain eligibility for benefits through continued employment.
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### 7. HR Responsibilities

- Provide clear instructions and materials for benefits enrollment.
  - Ensure timely submission of enrollment data to benefits providers.
  - Maintain accurate records of employee benefits elections.
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### 8. Sample Enrollment Data

**Employee Name:** Sarah Johnson  
**Job Title:** Marketing Manager  
**Department:** Marketing  
**Hire Date:** August 15, 2025

Benefit	Election	Employee Contribution	Effective Date
Medical Insurance	Health Plan A	\$200/month	September 1, 2025
Dental Insurance	Plan B	\$30/month	September 1, 2025
Vision Insurance	Plan C	\$15/month	September 1, 2025
401(k) Retirement Plan	5% contribution	Variable	September 1, 2025

Benefit	Election	Employee Contribution	Effective Date
Life Insurance	Basic Coverage	Company-paid	September 1, 2025
Short-Term Disability	Plan A	\$25/month	September 1, 2025
Flexible Spending Account (FSA)	\$100/month	\$100/month	September 1, 2025

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## 9. Confidentiality

All employee benefits information is confidential. HR maintains records securely and shares information only with authorized parties.

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## 10. Policy Review

This policy will be reviewed annually and updated to comply with legal requirements and company objectives.