



Renewal Relief™

The Employer Renewal Roadmap

A 90-Day Planning Guide for a
Stress-Free Benefits Renewal

[GetRenewalRelief.com](https://www.getrenewalrelief.com)

Why Renewal Planning Matters

A successful employee benefits renewal doesn't happen in the last 30 days.

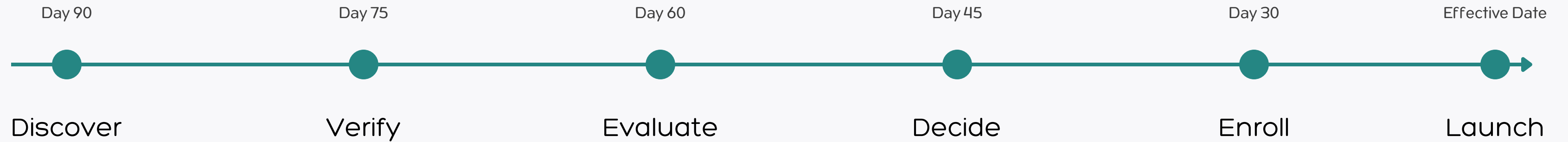
It begins long before employees receive enrollment materials.

This guide will walk you through the key phases of a successful renewal so you understand what should happen, when it should happen, and how to recognize if you're on track.

This roadmap is intended to help you plan ahead—not replace the advice of your broker or benefits consultant.

Your Renewal Journey

A 90-day timeline from planning to effective date



Start Here

Circle where your renewal is today.
Then follow the roadmap forward.

PHASE 1

DISCOVER

90–75 Days Before Carrier Submission Deadline

Goal

Gather the information needed to prepare for a successful renewal.

Understand what has changed before renewal planning begins.

You should accomplish

- ✓ Review business changes since last renewal
- ✓ Discuss hiring, terminations, or workforce growth
- ✓ Identify changes to locations or company structure
- ✓ Gather employee feedback or benefit concerns
- ✓ Discuss budget expectations and business priorities
- ✓ Request renewal information from your broker

Success looks like

Everyone agrees on the renewal strategy and current business needs are clearly identified before proposals begin.

Common mistakes

- ✗ Waiting for rates before starting the process
- ✗ Starting after carrier deadlines have passed
- ✗ Forgetting to account for business changes
- ✗ Not gathering employee feedback early

[Need help? Book a Renewal Readiness Review™ →](#)

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VERIFY

75–60 Days Before Carrier Submission Deadline

Goal

Ensure employee information and required documentation are accurate and complete.



Census

Verify employee census information including names, dates of birth, and enrollment status.



Documentation

Gather required supporting documentation and respond to carrier recertification or audit requests.



Eligibility

Confirm eligibility and dependent information. Resolve any outstanding eligibility questions.



Carrier Requests

Respond to any carrier recertification or audit requests in a timely manner.

Success looks like

Required renewal information has been verified and carrier documentation requests are underway or complete.

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PHASE 3

EVALUATE

60–45 Days Before Carrier Submission Deadline

Goal

Review your renewal and evaluate available options before making decisions.

Questions to Ask

- What is the renewal pricing and how does it compare?
- What plan changes are being proposed?
- How does this impact our budget?
- Are there follow-up questions before we decide?
- Should we request additional carrier quotes?

Things to Compare

- Employee contribution strategies
- Carrier quotes and network options
- Plan design differences
- Cost impact on employees vs. employer
- Long-term decision implications

Success looks like

A preferred renewal strategy has been identified, and any additional options have been requested.

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PHASE 4

DECIDE

45–30 Days Before Carrier Submission Deadline

Goal

Finalize the benefit strategy and prepare for employee enrollment.

Finalization Checklist

- ✓ Select the carrier and benefit plans
- ✓ Finalize employer contribution strategy
- ✓ Confirm waiting periods and eligibility rules
- ✓ Review any remaining plan changes
- ✓ Resolve outstanding questions before enrollment

Decision Timeline



Common mistakes

- Delaying decisions past Day 30
- Changing plans after enrollment starts
- Skipping eligibility rule confirmation

Success looks like

Benefit decisions have been finalized and the renewal is ready for employee enrollment.

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ENROLL & SUBMIT

30–21 Days Before Carrier Submission Deadline

83% Complete

Goal: Complete employee enrollment and submit a complete renewal package to the carrier.

☐ Open Enrollment

Conduct Open Enrollment period for all eligible employees.

☐ Answer Questions

Respond to employee benefit questions during enrollment.

☐ Collect Elections

Gather enrollment elections and signed waivers from all employees.

☐ Employer Signatures

Complete employer signatures and all required carrier forms.

☐ Review Documents

Review renewal documents for completeness and accuracy.

☐ Submit Package

Submit the complete renewal package to the carrier before deadline.

Completion

A complete and accurate renewal package has been submitted by the carrier's required deadline.

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Are You Renewal Ready?

Find where you are today, then take the next step.

Where are you in the process?

- ☐ We haven't started
- ☐ We're gathering information
- ☐ We're waiting on quotes
- ☐ We're making decisions
- ☐ Open Enrollment has started
- ☐ Carrier paperwork submitted

Ready for a Second Set of Eyes?

If you're unsure whether your renewal is on track, schedule a Renewal Readiness Review™.

Together we'll:

- ✓ Review your timeline
- ✓ Identify gaps
- ✓ Prioritize next steps
- ✓ Discuss operational challenges
- ✓ Create a clear action plan

Renewal Relief™

Helping employers and brokers navigate employee benefits renewals with confidence through organized planning, clear communication, and experienced operational support.

You know what needs to happen. Now see where your renewal actually stands.

[Download Employer Renewal Delegation Matrix™](#)