



GREEN MOUNTAIN FINANCIAL SERVICES INC.

Employer benefits | A practical take-away checklist

Is Your Benefits Plan Competitive?

Review coverage, costs, employee value and service together. Use this checklist to prepare for decisions about what to keep, negotiate, modify or explore further.

Business: _____

Review date: _____

- ☐ **Define what your plan should accomplish.**
List priorities such as recruitment, retention, employee support, budget predictability and coverage gaps.
- ☐ **Gather general employee feedback.**
Ask which benefits employees understand and value, and where they encounter difficulties. Avoid collecting individual medical details.
- ☐ **Review the coverage employees actually have.**
Check eligibility, waiting periods, deductibles, coinsurance, maximums, exclusions and contributions against the current booklet and contract.
- ☐ **Look beyond the renewal percentage.**
Request a cost breakdown and available aggregate claims trends. Discuss membership, usage and plan-design changes with your advisor.
- ☐ **Compare alternatives on equivalent terms.**
Review coverage, limitations, funding, fees, service and renewal conditions. Record differences that could affect employees or future costs.
- ☐ **Review service and communication.**
Consider enrolment, claims assistance, administration and whether employees know how to use the plan. Identify practical improvements.
- ☐ **Agree on the next step and timing.**
Document whether to keep, negotiate, modify or explore alternatives. Confirm notice requirements and continuity arrangements before a carrier change.

Compare the full arrangement: Review employee value, employer affordability and plan performance together. A lower premium may come with different coverage or funding terms.

Priority improvements / renewal date / next action

Bring: Benefit booklet, renewal package, premium breakdown, aggregate claims reports, employee counts and feedback summary.

Read the guide

Watch the video

Request Benefits Review

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General education. Recommendations depend on workforce, budget, plan terms, claims experience, carrier availability and underwriting. A review does not guarantee savings or equivalent replacement coverage.

Prepared from the GMFSI employer benefits review guide. Reviewed October 2026.