

Annual Benefits Planning Guide

(2026 Edition)

A practical planning guide for small and mid-sized employers preparing for renewal, budgeting, employee communication, and core 2026 compliance checkpoints.

Purpose

This guide helps employers build a more competitive and sustainable benefits strategy by reviewing current plans, setting goals early, and preparing employees for a smoother enrollment experience.

What matters most in 2026

Benefits trends

- Budget pressure is pushing employers to review contribution strategy, funding approach, and total plan value more closely.
- Mental health, telehealth, and practical employee support tools remain important differentiators.
- Voluntary benefits continue to grow as employers look for ways to add value without fully absorbing the cost.
- Enrollment works best when communication is simple, digital access is easy, and one-on-one support is available.

2026 watch items

ACA affordability percentage for 2026 plan years: **9.96%**.

ACA information return filing generally must be electronic if you file **10 or more information returns in aggregate**.

2026 HSA contribution limits: **\$4,400 self-only** and **\$8,750 family**.

6-step planning framework

Step	What to review	Why it matters
1	Assess current plans, rates, participation, and employee feedback.	Shows what is working, what is underused, and where cost pressure exists.
2	Set benefit goals around budget, retention, compliance, and competitiveness.	Keeps decisions aligned with business priorities before renewal deadlines hit.
3	Review workforce needs by location, family status, income levels, and benefit usage.	Helps shape a more practical and employee-relevant plan design.
4	Compare medical, dental, vision, life, disability, and voluntary options.	Creates a full benefits strategy rather than focusing only on medical renewal.
5	Build the communication and enrollment plan.	Improves understanding, participation, and employee confidence in the offering.
6	Confirm compliance items, payroll setup, notices, and post-enrollment follow-up.	Reduces avoidable mistakes and improves next year's planning cycle.

Cost management reminders

- Model more than one strategy before making a final renewal decision.
- Review the balance between employer contribution, employee deductions, and overall plan value.
- Use voluntary and supplemental benefits to expand protection without automatically increasing employer cost.
- Evaluate vendor performance, network fit, and employee communication - not just the renewal percentage.

Core compliance checkpoints

- ACA employer mandate tracking and reporting readiness.
- ERISA plan document and SPD updates.
- HIPAA privacy and security practices.
- COBRA, SBC, and employee notice requirements.
- Applicable state-specific leave or insurance mandates.

How Fusion Benefits Group can help

Strategy support Review current offerings, compare renewal options, and align plan design with business goals.	Employee communication Improve enrollment meetings, education materials, and overall employee understanding.
Compliance support Help organize core annual checkpoints, documentation needs, and reporting readiness.	Practical renewal planning Build a cleaner process with better timing, clearer data, and fewer last-minute surprises.

Next step

Annual benefits planning is easier when it starts early and follows a clear process. Fusion Benefits Group can help you review your current strategy and prepare for a stronger 2026 renewal cycle.

Fusion Benefits Group

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