

## OPEN ENROLLMENT CHECKLIST

CHECK	TOPIC	CHECKLIST
	<b>Spouse and Dependents</b>	<p>Ensure your dependents are still eligible to participate.</p> <ul style="list-style-type: none"> <li>• Is your dependent reaching the age of 26? You may be required to remove them soon.</li> <li>• Are they under 26? They are still eligible for benefits.</li> </ul>
	<b>Beneficiary Designations</b>	<p>Make sure all your beneficiaries are up to date. Check for each of the following:</p> <ul style="list-style-type: none"> <li>• CalPERS Retirement Plan</li> <li>• 403(b), 457, 401(k)</li> <li>• The Standard (Employer/Voluntary life and AD&amp;D insurance coverage)</li> <li>• Your last pay warrant</li> </ul>
	<b>Qualifying Events (QE)</b>	<p>Have you recently experienced any of the following qualifying events?</p> <ul style="list-style-type: none"> <li>• Marriage or divorce</li> <li>• Birth or adoption of a child</li> <li>• Domestic partnership or resolution of partnership</li> <li>• Death of a spouse/partner/child</li> </ul>
	<b>Health Care Reimbursement Account (HCRA) &amp; Dependent Care Reimbursement Account (DCRA)</b>	<ul style="list-style-type: none"> <li>• HCRA offers tax-saving benefits that can be used to pay for out-of-pocket medical expenses not covered by insurance, such as copayments, eyeglasses or dental care.</li> <li>• DCRA can be used for dependent care and also provides tax savings.</li> <li>• Be sure to enroll because this benefit doesn't roll over.</li> </ul> <p>Keep in mind the following maximum contributions for 2024:</p> <ul style="list-style-type: none"> <li>• HCRA maximum contribution is \$3,050 (annually)</li> <li>• DCRA maximum contribution is \$5,000 (annually)*</li> </ul> <p><i>*The maximum contribution for married couples filing separate tax returns is \$2,500.</i></p>
	<b>Health Care Needs</b>	<ul style="list-style-type: none"> <li>• Have the health care needs of you and/or your family changed over the last year? If yes, it may be time to consider a health insurance plan with a different coverage option.</li> <li>• Be sure your medical doctor is still contracted with your current health plan.</li> <li>• Visit your campus benefit fair to meet with various vendors.</li> <li>• Review your benefits to determine the best options available to you and your family.</li> </ul>
	<b>Voluntary Plans</b>	<p>Check out the voluntary plans for additional coverage/services:</p> <ul style="list-style-type: none"> <li>• Auto, Home and Renters Insurance</li> <li>• Critical Illness and Accident Insurance</li> <li>• Legal Insurance</li> <li>• Pet Insurance</li> <li>• Voluntary Life, AD&amp;D and Long-Term Disability Coverage</li> </ul>
	<b>California State University 403(b) Supplemental Retirement Plan (SRP) (Plan Number 50537)</b>	<p>SRP helps you save money on taxes, invest in your future and supplement your income in retirement. Enrolling today could make a big difference in preparing for your retirement!</p> <p>You are entitled to complimentary Fidelity financial wellness consultations. To schedule your appointment, call (800) 642-7131.</p> <p>To enroll, visit <a href="https://netbenefits.com/calstate">netbenefits.com/calstate</a> or call Fidelity at (877) 278-3699 or ask your campus benefits office for the enrollment form.</p>