## OPEN ENROLLMENT CHECKLIST

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| | **Spouse and Dependents** | Ensure your dependents are still eligible to participate.  
- Is your dependent reaching the age of 26? You may be required to remove them soon.  
- Are they under 26? They are still eligible for benefits. |
| | **Beneficiary Designations** | Make sure all your beneficiaries are up to date. Check for each of the following:  
- CalPERS Retirement Plan  
- 403(b), 457, 401(k)  
- The Standard (life and AD&D insurance coverage)  
- Your last pay warrant |
| | **Qualifying Events (QE)** | Have you recently experienced any of the following qualifying events?  
- Marriage or divorce  
- Birth or adoption of a child  
- Domestic partnership  
- Death of a spouse/partner/child |
| | **Health Care Reimbursement Account (HCRA) & Dependent Care Reimbursement Account (DCRA)** |  
- 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.  
- DCRA can be used for dependent care and also provides tax savings.  
- Be sure to enroll because this benefit doesn’t roll over.  
Keep in mind the following maximum contributions for 2024:  
- HCRA maximum contribution is $3,050 (annually)  
- DCRA maximum contribution is $5,000 (annually)*  
*The maximum contribution for married couples filing separate tax returns is $2,500. |
| | **Health Care Needs** |  
- 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.  
- Be sure your medical doctor is still contracted with your current health plan.  
- Visit your campus benefit fair to meet with various vendors.  
- Review your benefits to determine the best options available to you and your family. |
| | **Voluntary Plans** | Check out the voluntary plans for additional coverage/services:  
- Auto, Home and Renters Insurance  
- Critical Illness and Accident Insurance  
- Legal Plan  
- Pet Insurance  
- Voluntary Life, AD&D and Long-Term Disability Coverage |
| | **California State University 403(b) Supplemental Retirement Plan (SRP) (Plan Number 50537)** | 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!  
You are entitled to complimentary Fidelity financial wellness consultations.  
To schedule your appointment, call (800) 642-7131.  
To enroll, visit [www.netbenefits.com/calstate](http://www.netbenefits.com/calstate) or call Fidelity at (877) 278-3699 or ask your campus benefits office for the enrollment form. |