

OPEN ENROLLMENT CHECKLIST

CHECK	TOPIC	CHECKLIST
	Spouse and Dependents	<p>Ensure your dependents are still eligible to participate.</p> <ul style="list-style-type: none"> • 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	<p>Make sure all your beneficiaries are up to date. Check for each of the following:</p> <ul style="list-style-type: none"> • CalPERS Retirement Plan • 403(b), 457, 401(k) • The Standard (life and AD&D insurance coverage) • Your last pay warrant
	Qualifying Events (QE)	<p>Have you recently experienced any of the following qualifying events?</p> <ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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. <p>Keep in mind the following maximum contributions for 2023:</p> <ul style="list-style-type: none"> • HCRA maximum contribution is \$2,850 (annually) • DCRA maximum contribution is \$5,000 (annually)* <p><i>*The maximum contribution for married couples filing separate tax returns is \$2,500.</i></p>
	Health Care Needs	<ul style="list-style-type: none"> • 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	<p>Check out the voluntary plans for additional coverage/services:</p> <ul style="list-style-type: none"> • 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)	<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 www.netbenefits.com/calstate or call Fidelity at (877) 278-3699 or ask your campus benefits office for the enrollment form.</p>