# 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 (Employer/Voluntary 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 or resolution of 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 Insurance  
• 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 [netbenefits.com/calstate](http://netbenefits.com/calstate) or call Fidelity at (877) 278-3699 or ask your campus benefits office for the enrollment form.                                                                                                                                                                                                                                                                                     |