

OPEN ENROLLMENT CHECKLIST

CHECK	TOPIC	CHECKLIST
	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 – via your myCalPERS account • Fidelity 403(b) and/or Savings Plus 401(k) and 457(b) – via respective portal • Employer/voluntary life and AD&D insurances – via The Standard's website • Your last pay warrant – via your campus Human Resources office
	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 offers tax savings that can be used toward dependent care (for children up to age 13). • Be sure to re-enroll every year, as this benefit does not roll over from year-to-year. Keep in mind the following maximum contributions for 2027: • HCRA annual maximum contribution is \$3,400 • DCRA annual maximum contribution is - \$7,500 for those making under \$160,000 (<i>the maximum contribution for married couples filing separate tax returns is \$3,750</i>). - \$5,000 for those making \$160,000 or more (<i>the maximum contribution for married couples filing separate tax returns is \$2,500</i>).
	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 Benefits	Check out the voluntary plans for additional coverages, services and/or contribution options: • Auto, Home and Renters Insurance • Critical Illness and Accident Insurance • Legal Insurance • Pet Insurance • Voluntary Life, AD&D and Long-Term Disability Coverages • 401(k) and 457(b) Plans
	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 or call Fidelity at (877) 278-3699 or ask your campus benefits office for the enrollment form.