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| **Topic** | **Checklist** |
| **Spouses 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, 401K * 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 provide taxable savings. * Be sure to enroll as this benefit doesn’t roll over.   Keep in mind the following maximum contributions for 2021:   1. HCRA maximum contribution is $2,750 (annually) 2. DCRA maximum contribution is $5,000 (annually)\*   \*If married and file separate tax return the maximum is $2,500. |
| **Health, Dental and Vision Care**  **Needs** | * Have the health care (medical, dental and visions) needs of you and/or your family changed over the last year? If yes, it may be time to consider an insurance plan(s) with a different coverage option. * Be sure your medical doctor is still contracted with your current health plan. * Visit your campus virtual 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:   * Legal Plan - For your legal needs (open enrollment only) * Pet Insurance (enroll any time) * Voluntary life, disability (only certain employee groups are eligible) and AD&D coverage (upon hire or during open enrollment) * Critical illness coverage (open enrollment only) * Accident coverage (open enrollment only) * Home and Auto Insurance (enroll any time) |
| **California State University 403(b)**  **Supplemental Retirement Plan (SRP)** | 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! |