

It's Sign-Up Time!
Enrollment Deadline is May 31st

Flexible Spending Benefits

Open Enrollment is NOW!

▶ **SAVE \$\$ on Eligible Health & Dependent Care Expenses** ◀

Town of Chelmsford

One of the Few Gifts the IRS Gives!

Discover the benefit that SAVES YOU MONEY. This perk allows you to set aside a portion of your pay—**BEFORE TAXES**—to cover out-of-pocket expenses in these categories:

- ◆ **HEALTH CARE.*** Includes co-pays (medical & prescription), deductible expenses, non-cosmetic dental work, orthodontics, prescription eyeglasses, contact lenses, laser eye surgery, alternative health therapies (e.g. acupuncture), mental health services, **MORE!** **Max. Annual Election: \$2,700.**
- ◆ **DEPENDENT CARE.**** For children under 13 and dependents with special needs. Eligible expenses include: day care, preschool, before- and after-school care, summer day camp, and elder day care. **Max. Annual Election per Family: \$5,000.**

Make Your Money Go
UP TO **30%**
Further!

depending on your tax status

Who's Covered? The Health Care FSA plan covers you, your spouse, and dependents as defined by the IRS, including children claimed on the employee's tax return and adult children to age 26 if covered under the employee's health plan.

HSA Ineligibility. If you or your spouse has a Health Savings Account ("HSA"), you are NOT ELIGIBLE for a Health Care FSA account.

— Learn More at the **BENEFITS FAIRS** on **THURS., APRIL 25th** —

TOWN HALL
12–2pm

MCCARTHY MIDDLE SCHOOL LIBRARY
3–4:30pm

* Not all Health Care expenses are FSA-eligible, such as cosmetic procedures or products, even if performed or dispensed by a doctor (i.e., Botox, teeth whitening, veneers, etc.), and general health expenses (i.e., toothbrushes, non-prescription sunglasses, massages, gym dues, etc.). Vitamins, supplements, over-the-counter ("OTC") medications, etc., require a physician's prescription to be FSA-eligible. Some expenses, such as medical equipment, may be FSA-eligible with a physician's Letter of Medical Necessity. You are advised to check on the eligibility of an item or service before incurring an expense. Visit <https://fsastore.com/FSA-Eligibility-List> and search the "Eligible Products and Services List" for more info. on FSA-eligible products and services, as well as criteria for eligibility.

** Overnight camp, school tuition, extra-curricular programs, etc., that aren't daycare/childcare-based, are not FSA-eligible.

Enroll by 5/31/19

for the

7/1/19 – 6/30/20

Plan Year

It's easy! Simply complete an "Authorization for Pre-Tax Deduction" form and send it to us by the enrollment deadline.

Already in the plan? Just log in to your account via our website to re-enroll.

Note: Re-enrollment is not automatic.

75-Day Grace Period

You get an **extra 75 days** at the end of the plan year to incur expenses and use up any unspent funds!

NEW! File Claims 24/7!

Log in to your **employee portal** via our website, or use our handy app: **CPA Flex Mobile.**

Benefit Cards

New Health Care FSA enrollees will be sent **2 cards** that can be used at most medical and dental facilities, optical shops, and pharmacies for prescriptions. **Keep your cards!** They have a 5-year shelf life and will reload each time you enroll until they expire.



Flexible Spending Plans administered by...

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