

Sign up **NOW**
for the
2020–2021
Plan Year!

Flexible Spending Benefits

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.*** Eligible expenses and services include: non-cosmetic medical, dental, and vision care services; prescription medications; orthodontics, prescription eyeglasses, contact lenses, laser eye surgery, mental health services, alternative health therapies (e.g. chiropractic, acupuncture), and **MORE!**

Max. Annual Health Care Election: \$2,750.

Who's Covered? You, your legal spouse, and your dependents as defined by the Internal Revenue Service, including those claimed on your tax return and adult children under age 26.

Benefit Cards. For employer plans that offer the benefit card. New Health Care FSA enrollees will receive **2 cards** that can be used at most medical facilities, dental offices, and pharmacies to pay for eligible expenses. **Keep your cards!** They will reload each plan year that you enroll.

Grace Period. Health Care FSA participants get an **extra 75 days** at the end of the plan year to spend down the prior year's available balance, if any.

HSA Ineligibility. If you or your spouse have a Health Savings Account ('HSA'), you are **NOT ELIGIBLE** to participate in the Health Care FSA plan.

- ◆ **DEPENDENT CARE.**** For dependent children under age 13, elderly dependents, and dependents with special needs. Eligible expenses include day care, pre-school, before/after school care, day camp, elder day care.

Max. Annual Dependent Care Election: \$5,000.

Annual FSA admin. fees are paid by your employer, so you save even more!

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

depending on your
tax status

Enroll by 5/28/2020
for the
7/1/2020 – 6/30/2021
Plan Year

Complete an "Authorization for Pre-Tax Payroll Reduction" form and send it to **Cafeteria Plan Advisors** by the deadline above.

Already in the plan? Log in to your employee account portal via our website (www.cpa125.com) by the deadline above to enroll for the new plan year.

Note: **Re-enrollment is not automatic.**

★ **JUST ANNOUNCED** ★

Over-the-counter 'medicines' are now allowed without a prescription (not vitamins & supplements), retroactive to 1/1/2020.

For a list of eligible items, visit the link to the FSA Store on our website!

**Track Your Account
and File Claims 24/7!**

Log in to your **employee portal** via our website (www.CPA125.com), or use our app: **CPA Flex Mobile**.

* Not all Health Care expenses are FSA-eligible, such as cosmetic procedures or products *even if performed or dispensed by a doctor* (e.g. Botox, teeth whitening, veneers, etc.), couples/family counseling, general health/wellness expenses (i.e., toothbrushes, non-prescription sunglasses, gym dues, etc.), and federally non-permissible products. Effective 1/1/2020, non-prescription/over-the-counter medications are eligible. Some expenses, such as medical equipment and some services, may be FSA-eligible with a physician's Letter of Medical Necessity. Visit <https://fsastore.com/FSA-Eligibility-List> and search the "Eligible Products and Services List" for more info.

** Overnight camp and school tuition are not FSA-eligible; day camp is eligible when utilized as childcare in order for the parent(s)/guardian(s) to be able to work; extra-curricular and enrichment programs/activities that aren't daycare/childcare-based are not eligible; monies paid to a provider who doesn't report childcare income on his/her taxes aren't eligible.