

Sign up **NOW**  
for the  
**2026-2027**  
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 FSA.\*** Eligible expenses & services include: non-cosmetic medical, dental, and vision care services; prescription medications; over-the-counter ‘medicines’ (not vitamins or supplements); 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: \$3,400.**

**Who’s Covered?** You, your legal spouse (if married), your eligible dependents (as defined by the IRS), and your adult children under age 26.

**Benefit Cards.** New Health Care FSA enrollees will receive **2 cards** that can be used at most medical facilities, dental offices, optical shops, and pharmacies to pay for eligible expenses. **Keep your cards!** They will reload for each new plan year that you re-enroll, up to 5 plan years.

**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 FSA.\*\*** For qualified **day care** expenses for your eligible dependents (as defined by the IRS) 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. *Claim-based reimbursement plan (no benefit card); participants must submit claim(s) each plan year to receive accrued funds.*

**Max. Annual Dep. Care Election: \$7,500 per family.**

Make Your  
Money Go  
UP  
TO **30%**  
Further!  
*depending on your  
tax status*

**Enroll by 5/15/2026**  
for the  
**7/1/2026 – 6/30/2027**  
Plan Year\*\*\*

*Already in the FSA Plan?*

Re-enrollment is **NOT** automatic!

► **Re-enroll** via your online account portal—*not the mobile app!* Go to [www.getebm.com/spending-accounts](http://www.getebm.com/spending-accounts) click participant login (formerly CPA125) login on the left side. Once on your account homepage, click the blue *Enroll/Re-enroll* button and follow the steps to enroll for the new plan year; click *Submit* at the end. We recommend printing or saving your enrollment confirmation.

► **New to the FSA Plan?** Complete the “Authorization for Pre-Tax Payroll Reduction” form and send it to **ebm** via e-mail ([cpaclaims@getebm.com](mailto:cpaclaims@getebm.com)) or fax (781-848-8477) by the deadline shown above.

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

**Log into your employee portal via**  
[www.getebm.com/spending-accounts](http://www.getebm.com/spending-accounts) or use our app CPA Flex Mobile

**Deadline to Enroll is 05/15/2026**

\* Not all Health Care expenses are FSA-eligible, such as: cosmetic procedures or products (e.g. Botox, teeth whitening, veneers, etc.), couples/family counseling, general health/wellness expenses (i.e., toothbrushes, toothpastes, non-prescription sunglasses, gym dues, etc.), and federally non-permissible products. Some healthcare-related expenses, such as medical equipment and some services, may require a physician’s Letter of Medical Necessity in order to be FSA-eligible. Visit <https://buyfsa.com/blogs/fsa-hsa-eligibility-list> for more info. on eligibility of specific products and services.

\*\* Overnight camp and school tuition for kindergarten and above are not FSA-eligible; day camp is eligible when utilized as a form of 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; money paid to a childcare provider who doesn’t report it as income on their taxes is not FSA-eligible.

\*\*\* **ebm** holds flex-spending (FSA) funds until eligible expenses are incurred and claim(s) submitted. **Funds may be forfeited in accordance with IRS Publication 969 if eligible expenses are not incurred by the plan year deadline through the use of the provided debit card (if applicable) or claim submission, or the date upon which employment ends, whichever comes first.**