

Cafeteria Plan Advisors, Inc.
420 Washington St. Suite 100
Braintree, MA 02184
Phone 781.848.9848
www.CPA125.com
Fax 781.848.8477

AUTHORIZATION FOR PRE-TAX PAYROLL REDUCTION

Form must be returned to Cafeteria Plan Advisors by: **6/17/2016**

Current participants can enroll online
Log onto www.cpa125.com and click on Employee Online Access

Personal Information

Name:	Employer:	HAMILTON	
Mailing Address:	Plan Year:	7/1/2016 – 6/30/2017 (\$500 Roll Over Provision added for this plan year)	
City, ST, Zip:	SSN:	DOB:	
E-Mail:	Phone:		

Payroll Information

I am paid: Bi-Weekly:

Benefits Selected

<input type="checkbox"/> FSA Health Care Account I elect to contribute \$ _____ for the Plan Year. ((\$2,550 maximum) <i>FSA Debit Card included.</i> <i>\$500 Roll over option in effect for this plan year for available balances.</i>

Direct Deposit Information (Required if not on file with Cafeteria Plan Advisors, Inc.)

I hereby authorize Cafeteria Plan Advisors, Inc. to deposit my claim reimbursements directly to my bank. I also authorize drafts to adjust any over deposits that were credited to my account in error. I will contact Cafeteria Plan Advisors, Inc. immediately with any bank information changes.

Name of Bank: Checking Savings

Routing Number (9 digits):

Account Number:

Certification

I hereby authorize a salary reduction agreement for the amount(s) shown above. I understand that:

- Cafeteria Plan Advisors, Inc. will hold these funds until eligible expenses are incurred and a claim is submitted. Funds may be forfeited in accordance with IRS Publication 969 if eligible expenses are not submitted for reimbursement by plan year deadline or purchased utilizing the provided debit card (if applicable). If terminated, expenses may be incurred through termination date.
- Dependents must qualify under regulations set forth in IRC sections 152 and 129.
- Expenses generally must be consistent with allowable medical deductions under IRS Publication 969.
- This election cannot be revoked or changed during the plan year without a qualifying event as defined by the IRS.
- **Current participants must re-enroll each plan year. Your plan has the Roll Over option. Eligible balances will roll over to the subsequent plan year for availability "after" the current plan run out period of 90 days. You must enroll in the subsequent plan year**

Signature:

Date:

FSA Store

THE FLEXIBLE SPENDING ACCOUNT SITE



FSA Store is the only e-commerce site exclusively stocked with FSA eligible products

 Products FSA eligible without a prescription.  Products only FSA eligible with a prescription.



FSA Store Tools to Help Participants Better Manage their Funds



FSA Eligibility List

Eliminate eligibility guessing games



FSA Deadline Tracker

Receive deadline reminders



Rx Process

Easily use your FSA card for OTC items



FSA Learning Center

Get answers to all your FSA questions!

FSA Store Features & Benefits

- Largest Selection of FSA eligible products online
- Accepts all FSA, HSA, and major credit cards
- FREE SHIPPING on orders \$50+*
- 24/7 Customer Support

Visit cpa125.com/fsaextras.htm to get started!

\$10 OFF

Code: **OECPA**

1 use per customer

*Excludes Hawaii and Alaska

HAMILTON

Flexible Spending Account

July 1, 2016 – June 30, 2017

Deadline to enroll is June 17, 2016



DON'T FORGET!

- **DEBIT CARD**

When you sign up for the Health Care Account you will receive a debit card which will contain the full amount you elected for the plan year ready for use on July 1st. You may use the debit card to pay for eligible expenses at the point of sale: the pharmacy, doctor's office, dentist office, eye wear retailer, etc. This will mean real time use of your money without having to submit receipts for reimbursement.

- **ROLL OVER**

Your plan contains the **\$500 Roll Over** option. Remaining balances up to \$500 will roll over into the subsequent plan year. The roll over will occur "after" the current plan run out period of 90 days. You must enroll in the subsequent plan year to utilize funds that are rolled.

- **QUESTIONS**

e-mail info@cpa125.com
website www.cpa125.com
phone 781-848-9848

What is Flexible Spending?

Flexible Spending Account plans are a tremendous opportunity for you to enhance your benefits package. Your employer knows that these are highly beneficial programs and wants you to have the opportunity to participate in an IRS Section 125/Flexible Spending Account Plan administered by Cafeteria Plan Advisors, Inc. (CPA, Inc.) for the plan year of July 1, 2016 through June 30, 2017. Most employees pay for expenses such as health care on an after tax basis. These programs allow you to set aside a portion of your paycheck tax free to pay for those expenses. The result is a reduction in your taxable income, which will give you an increase in your take home pay. Don't miss out on this opportunity to save between 28-34% in taxes.

Health Care Account

Employees may set aside **up to \$2,550** per plan year to pay for out-of-pocket medical/dental expenses for themselves and their family members. Examples include:

- Copays for office visits and prescription drugs
- Deductible expenses
- Orthodontia and other dental expenses
- Contact Lenses, eye glasses, laser eye surgery
- Visits for Chiropractic Care or Acupuncture

How to Enroll

On-line Enrollment – current participants only

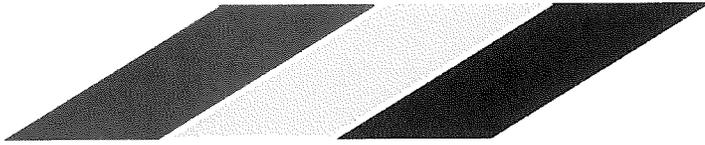
- Go to www.cpa125.com and click on Employee Online Access
- If you **have not** logged in follow the directions to the right of the username and password box for your permanent username and temporary password
- If you **have** logged in use your permanent username and password you created
If you ever forget your password or are locked out hit the Forgot Password link

Paper Enrollment

- Obtain an enrollment form from your HR office
- Return the completed form by 6/17 to Cafeteria Plan Advisors

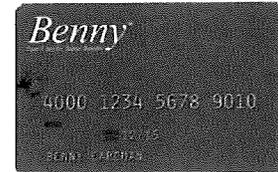
Please Note the Following

- Do not throw away your Benny card! If you re-enroll next plan year, the same card will be reloaded with your elected amount for that plan year. There is a replacement fee if you need to request a new card or need additional cards.
- Your plan year is 7/1/2016 – 6/30/2017 as this is a one year commitment. The plan does not renew automatically. If you would like to enroll, you need to do so before June 17, 2016.
- You cannot change your elected amount during the plan year unless you have a qualifying event and notify CPA, Inc. within 30 days. If your employment ends, your FSA ends.
- If you do not use it you lose it. Please be conservative when deciding how much money to set aside for Health Care expenses. If you do not spend your money by the end of the plan year, you could be in danger of forfeiting your money. If you do enroll in the next year, remaining funds up to \$500 can be rolled into the new plan.



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Important Information About Your Flexible Spending Plan.... Includes a **PREPAID BENEFITS CARD**



If you're enrolled in the Flexible Spending Account Program, every dollar you set aside saves you on taxes and increases your spendable income! And, you know the benefits of using these pre-tax funds to pay for health-related, out-of-pocket costs not covered by your insurance.

We're now providing you with an easy way to access your Flexible Spending Medical Account. You'll receive two Prepaid Benefits Cards at your home address for you and your family members to use. The Cards will arrive in a special double windowed envelope, so please don't throw it out!

Your Prepaid Benefits Card is loaded with the value of your annual FSA medical account election for the plan year. Using your Card helps you keep cash in your wallet and makes accessing your FSA funds easy. The Card can be used, instead of cash, to pay for qualified health care expenses such as:

- Prescription and health plan copayments, deductibles and coinsurance
- "Amount Due" on medical and dental statements
- Orthodontics
- Mail-order or online prescription invoices
- Vision services and eyeglasses
- LASIK surgery
- Eligible over-the-counter (OTC) items

You'll simply swipe your Card each time you incur a qualified health care expense and the amount of your purchase will be deducted from your FSA – automatically. You can also fill in your Card number on bills you receive from providers to pay the amount you owe. You'll have no claim forms to complete and you won't have to wait to get a check in the mail. You can check balances or account details anytime – online at www.cpa125.com or via CPA Flex Mobile phone app . It's that easy!

Remember, the Card will not work at gas stations or restaurants – only at health care related providers.

It's Important to Save Your Receipts!

Your Prepaid Benefits Card will definitely improve your cash flow. However, be aware that the IRS requires the Card be used only for eligible expenses. Most of the time, we can verify the eligibility of the expense automatically. There may be instances when you'll need to send in an itemized receipt to verify the expense and include: merchant or provider name, services received or item purchased, date of service, and amount of the expense. Cancelled checks, handwritten receipts, card transaction receipts or previous balance receipts cannot be used to verify an expense

Using Your Card is as Easy as 1-2-3!

Look for additional information about how to use your new Prepaid Benefits Cards included with your card packet in the mail. We hope you enjoy this new exciting feature of your FSA!