

It's Open  
Enrollment  
Time!

# Flexible Spending Benefits

## Town of Hamilton

### 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, optical shops, and pharmacies to pay for eligible expenses. **Keep your cards!** They will reload each plan year that you enroll.

**Rollover Option.** Health Care FSA balances—**up to \$500**—will roll over to the next plan year as long as you re-enroll for that new plan year. Funds roll over after the prior plan year's 90-day run-out deadline.

**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 your 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, and elder day care. **Max. Annual Dep. Care Election: \$5,000. per family**

**Track Your Account and File Claims 24/7!** Log in to your **employee portal** via our website (CPA125.com), or use our **app: CPA Flex Mobile**.

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

Enroll by **6/22/2020**  
for the  
**7/1/2020 – 6/30/2021**  
Plan Year

**IT'S EASY TO ENROLL &  
RE-ENROLL AT [CPA125.COM!](http://CPA125.COM)**

#### First-time enrollees:

- 1) Go to our website: **CPA125.com**.
- 2) Click "Sign-in: Employee Online Access."
- 3) Scroll down the log-in page and enter code **CAF-0210** (note: the 5<sup>th</sup> character is zero)
- 4) Set up your account.
- 5) On your account home page, click "ENROLL."
- 6) Follow the steps to enroll.  
*(Note: Please include your banking info. when enrolling to receive claims reimbursements by direct deposit.)*

#### Already in the plan?

**Re-enrollment is not automatic!**

Follow Steps 1, 2, 5 & 6 above to enroll for the '20-'21 plan year.

#### ★ 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!

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

\* 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. Vitamins, supplements, non-prescription/over-the-counter medications, etc., require a physician's prescription to be FSA-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.

HD-RO w/OL enroll v.1.0 (1/23/20)

Flexible Spending Plans administered by...

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