

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

Flexible Spending Benefits

City of Worcester

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; orthodontics; prescription medications; prescription eyeglasses, contact lenses, laser eye surgery, mental health services, alternative health therapies (e.g. chiropractic, acupuncture), **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.

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.

HSA Ineligibility. If you or your spouse has a Health Savings Account ('HSA'), you are **not eligible** for the Health Care FSA plan.

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

- ◆ **DEPENDENT CARE.**** For your dependent children under age 13, elderly dependents, and dependents with special needs. Eligible expenses include day care, preschool, before/after school care, day camp, and elder day care. **Max. Annual Dep. Care Election: \$5,000. per family.**

- ◆ **COMMUTING[†]:**

- **TRANSIT PLAN.[†]** For your mass-transit expenses (subway, train, bus, trolley, commuter boat, vanpools) used to commute to/from work. NOT for tolls, car/ride-hailing services. **Max. Monthly Election: \$270.** (up to \$3,240. per year)
- **PARKING PLAN.[†]** For your parking expenses if you pay to park at work or at a mass-transit lot. **Max. Monthly Election: \$270.** (up to \$3,240. per year)

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.**

Enroll by 05/29/2020
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.

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!

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 for eligible expenses. **Keep your cards!** They will reload each plan year that you enroll.

Transit and/or Parking FSA cards, if offered, may be used at many transit points of purchase or parking facilities, as applicable, from **accrued funds**.

* 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 the funds as income on his/her taxes aren't FSA-eligible.

† Employee-only benefit; not for spouse or dependent's expenses. Transit plan is for mass-transit as described above; vanpool = van that seats 6+ adults and a driver used exclusively to transport workers to/from work; tolls, taxis, car & ride-hailing services (except Uber POOL, Lyft Line/Lyft Share), are not eligible. Monthly expense cap shown reflects max. federal tax benefit; state tax treatment will differ.