

Sign up **NOW**
for the
2024–2025
Plan Year!

Flexible Spending Benefits City of Fall River

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; over-the-counter ‘medicines’ (not vitamins or supplements); prescription eyeglasses, contact lenses, laser eye surgery; mental health services; alternative health therapies (e.g. chiropractic, acupuncture), and **MORE!**

Max. Annual Health Care Election: \$3,200.

— OR —

- ◆ **LIMITED PURPOSE HEALTH CARE.*** For those not eligible for the Health Care FSA due to a Health Savings Account in the family (see HSA Ineligibility note below.). This benefit is for non-cosmetic **dental & vision expenses only.**

Max. Annual Limited Purpose Election: \$3,200.

Who’s Covered on a Health Care or Limited Purpose Health Care FSA? You, your legal spouse, and your dependents, as defined by the Internal Revenue Service, including those claimed on your tax return & adult children under age 26.

Rollover Option. Health Care FSA balances—**up to \$640**—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. (*The max. rollover for the 2023-2024 plan year is \$610; re-enrollment is required for funds to roll over.*)

HSA Ineligibility. If you or your spouse have a Health Savings Account (‘HSA’), you may only enroll in the *Limited Purpose Health Care FSA*.

- ◆ **DEPENDENT CARE.**** For qualified **daycare** expenses for 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, and elder daycare. *Claim-based benefit (no card); participants submit claim(s) for reimbursement from accrued funds.*

Annual Dep. Care Election: \$5,000 per family.

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

Enroll by 5/3/2024
for the
10/1/2024 – 9/30/2025
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 cpaemployee.lh1ondemand.com and log-in on the LEFT side of the sign-in screen. On your account homepage, click the blue *Enroll/ Re-enroll* button & follow the steps to enroll for the new plan year. Be sure to click *Submit* at the end of the process. 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 **Human Resources Office**, e-mail: humanresources@fallriverma.gov.

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 for eligible expenses. **Keep your cards!** They reload each time you re-enroll.

Track Your Account & File Claims 24/7.

Log into your employee portal via our website (www.cpa125.com) or CPA Flex Mobile app!

Annual FSA admin. fee of \$54 is paid via payroll deduction.

* 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 (e.g. 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://fsastore.com/CPAEligibility> for more info. on specific products and services. Note: Only qualified dental, orthodontic, and vision expenses are eligible for those enrolled in the **Limited Purpose** Health Care FSA plan.

** 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.

*** Cafeteria Plan Advisors 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.*