

Enroll within
30 days of
your Qualified
Event

Flexible Spending Benefits Town of Duxbury

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

Max. Annual Health Care Election: \$3,050.

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 \$610**—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 claim submission period has ended.

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 qualified **childcare** expenses for 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.

Annual FSA administrative fee of \$60 is paid via payroll deduction and prorated based on time in-plan.

* 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. Some medical equipment and services may be FSA-eligible with a physician’s Letter of Medical Necessity. Visit <https://fsastore.com/CPAEligibility> for more info. on FSA-eligible products and services.

** 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.

For eligible expenses incurred between your Qualified Event Date and **12/31/2024**.

TO ENROLL or MAKE A QUALIFIED CHANGE: Complete a *New Hire/Change of Status Form* & return it to **Human Resources** within 30 days of your Date of Hire or Qualified Event.

Note: Re-enrollment is not automatic! To continue your FSA benefit beyond the end of the current plan year, you will need to actively re-enroll for the next plan year during your employer’s annual open enrollment period.

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

Set up Direct Deposit

Direct deposit the quickest, most efficient reimbursement method when submitting claims for eligible, out-of-pocket expenses. Please add your banking info. to your online account profile once you receive your enrollment confirmation e-mail.

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**.

Flexible Spending Plans administered by...

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