

It's Open Enrollment Time!
Sign up NOW for 2020!

Flexible Spending Accounts

City of Boston

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 include medical & prescription co-pays, deductible expenses, non-cosmetic medical & dental services, orthodontics, prescription eyeglasses & contact lenses, laser eye surgery, mental health services, alternative therapies (e.g., chiropractic, acupuncture, and *MORE!*) **Max. Annual Election: \$2,700.**

Grace Period: Health Care FSA participants have an **extra 75 days** at the end of the year to spend down any remaining Health Care FSA monies from 2020.

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.

Who's Covered? You, your spouse & dependents as defined by the Internal Revenue Service, incl. children claimed on the employee's taxes & adult children to age 26.

Make Your Money Go

UP TO **30%**

Further!

depending on your tax status

Enroll by **11/26/19**
for the
1/1/20 – 12/31/20
Plan Year

It's easy! Simply complete an "Authorization for Pre-Tax Reduction" form and send it to Cafeteria Plan Advisors by the deadline shown above.

Already in the plan? Just log in to your employee account portal at CPA125.com before the enrollment deadline shown above to enroll for 2020.

Note: Re-enrollment is not automatic.

- ◆ **DEPENDENT CARE.**** For dependent children under 13 and dependents with special needs. Eligible expenses include: daycare, preschool, before/after-school care, day camp during school breaks, and elder daycare services. **Max. Annual 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/ride-share services, or for employees who buy Charlie Cards through the city. **Max. Monthly Election: \$265.** (up to \$3,180. per year)
- **PARKING PLAN.[†]** For your parking expenses if you pay to park at work or at a mass-transit lot. **Max. Monthly Election: \$265.** (up to \$3,180. per year)

Learn more at Boston's Employee Benefits Meetings...

Nov. 7	Nov. 12	Nov. 19	Nov. 22
City Hall, 5th Fl. Piemonte Room 11am – 2pm	Florian Hall 2pm – 5pm	Police HQ's Media Room 11am – 3pm	City Hall, 5th Fl. Piemonte Room 11am – 2pm

Benefit Cards

New Health Care FSA enrollees will be sent **2 cards**.

Keep your cards! They have a 5-year shelf life and will reload each time you enroll in the plan until they expire.

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**.

Plan Administration Fee

The annual FSA plan administrative fee of **\$48** is paid by the participant.

* The Health Care FSA covers the employee, their spouse, and dependents as defined by the Internal Revenue Service, including children claimed on the employee's return and adult children to age 26. 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 expenses. Vitamins, supplements, non-prescription/over-the-counter (OTC) medications, medicated products, etc., require a physician's prescription in order to be eligible for reimbursement. Some expenses, such as medical equipment and certain services may require a physician's Letter of Medical Necessity in order to be eligible for reimbursement. You are advised to check on the eligibility of any item or service before incurring an expense.

** Overnight camp, school tuition, extra-curricular/enrichment programs, etc., that aren't daycare/childcare-based do not qualify.

† 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 and ride-hailing services (Lyft, Uber, etc.), incl. shared rides, are not eligible. Monthly expense cap shown reflects max. federal tax benefit; state tax treatment may differ.

