



Flexible Spending Benefits

City of Lawrence

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; over-the-counter 'medicines' (not vitamins or supplements); 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: \$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. 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. Be sure to keep your cards! They will reload each plan year that you enroll.

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, if any.

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, elder day care.

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

The annual FSA administration fee of \$60 (\$5/month) 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 (i.e., 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.

** 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.

Flexible Spending Plans administered by...

CAFETERIA PLAN ADVISORS • An ALERA GROUP Company | 120 LONGWATER DR., STE. 102, NORWELL, MA 02061 | CPA125.COM

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**Enroll by 11/29/2023
for the
1/1/2024 – 12/31/2024
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. Once on your account homepage, click the blue *Enroll/Re-enroll* button and follow the steps to enroll for the new plan year; click *Submit* at the end. 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 **Cafeteria Plan Advisors** via e-mail (info@cpa125.com) or fax (781-848-8477) by the deadline shown above.



**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**.