

It's Sign-Up
Time!
Enrollment
Deadline is
May 15th

Flexible Spending Benefits

Open Enrollment is NOW!

► **SAVE \$\$ on Eligible Health & Dependent Care Expenses** ◀

Town of Pembroke

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

◆ **DEPENDENT CARE.**** For children under 13 and dependents with special needs. Eligible expenses include: daycare, pre-school, before & after school care, summer day camp, and elder day care. **Max. Annual Election: \$5,000 per family.**

**Make Your
Money Go**

UP
TO **30%**

Further!

*depending on your
tax status*

It's easy! Just complete an "Authorization for Pre-Tax Deduction" form and send it to us by the enrollment deadline.

Already in the plan?

Simply **log in** to your account via our website (cpa125.com) to re-enroll.

Note: Re-enrollment is not automatic.

Who's Covered? The Health Care FSA plan covers you, your spouse, and dependents as defined by the IRS, including children claimed on the employee's tax return and adult children to age 26 if covered under the employee's health plan.

HSA Ineligibility. If you or your spouse contribute to a Health Savings Account ("HSA"), you are **NOT ELIGIBLE** for an FSA Health Care Account.

NEW! File Claims 24/7!

Log into your **employee portal** via our website, CPA125.com, to check your balance, review account history, and file claims.

Or use our app: **CPA Flex Mobile.**

— Learn More at the **BENEFITS FAIRS** on **TUES., MAY 7th** —

TOWN HALL
Veteran's Hall
11am – 1pm

HIGH SCHOOL
School Cafeteria
2 – 4pm

* Not all Health Care expenses are FSA-eligible, such as cosmetic procedures or products, even if performed or dispensed by a doctor (i.e., Botox, teeth whitening, veneers, etc.), and general health expenses (i.e., toothbrushes, non-prescription sunglasses, massages, gym dues, etc.). Vitamins, supplements, over-the-counter ("OTC") medications, etc., require a physician's prescription to be FSA-eligible. Some expenses, such as medical equipment, may be FSA-eligible with a physician's Letter of Medical Necessity. You are advised to check on the eligibility of an item or service before incurring an expense. Visit <https://fsastore.com/FSA-Eligibility-List> and search the "Eligible Products and Services List" for more info. on FSA-eligible products and services, as well as criteria for eligibility.

** Overnight camp, school tuition, extra-curricular programs, etc., that aren't daycare/childcare-based, are not FSA-eligible.

Benefit Cards

New Health Care FSA enrollees will be sent **2 cards** that can be used at most medical and dental facilities, optical shops, and pharmacies for prescriptions. **Keep your cards!** They have a 5-year shelf life and will reload each time you enroll until they expire.



Flexible Spending Plans administered by...

CAFETERIA PLAN ADVISORS

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CPA125.COM