

# Flexible Spending Benefits City of Framingham

Sign up **NOW**  
for the  
**2023**  
Plan Year!

## 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.** 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 run-out deadline. (Note: The rollover max. for the 2022 plan year is \$550; re-enrollment is required for funds to roll.)

**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 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**

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

Enroll by **11/30/2022**  
for the  
**1/1/2023 – 12/31/2023**  
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](http://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 **return it to your respective Human Resources Dept.**

### Track Your Account and File Claims 24/7!

Log in to your **employee portal** via our website ([www.CPA125.com](http://www.CPA125.com)), or use our app: **CPA Flex Mobile.**

*Annual FSA administrative fee of \$60 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**

TEL.: 781.848.9848

E-MAIL: [INFO@CPA125.COM](mailto:INFO@CPA125.COM)