

Flexible Spending Benefits Town of Lincoln

Sign up **NOW**
for the
2022–2023
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: \$2,850.

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 re-enroll.

Rollover Option. Health Care FSA balances—**up to \$570**—will roll over to the next plan year provided you re-enroll for that new plan year. Funds roll over after the prior plan year’s 90-day run-out deadline. **Note to current participants: The rollover maximum for the 2021-2022 plan year is \$550.**

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 of children under age 13 and day care services for elderly dependents and dependents with special needs. Eligible expenses include day care, pre-school, before/after school care, and day camp, and elder day care.

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

Annual FSA administration fee of \$60 is paid via payroll deduction.

* 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 expenses, such as medical equipment and some 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 & services incl. an A-Z look-up tool.

** 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.

Enroll by 10/14/2022
for the
11/1/2022 – 10/31/2023
Plan Year

New enrollees: Complete and return the “*Authorization for Pre-Tax Payroll Reduction*” form and return to the appropriate office by the deadline date noted above:

- **TOWN Employees:** Forms go to the Treasurer/Collector;
- **SCHOOL Employees:** Forms go to the School Business Office.

Already in the plan? Log-in to your employee account portal via our website, www.cpa125.com (*not the app!*), and re-enroll by the deadline noted above.

On the CPA website homepage, click *Sign-In: Employee Online Access*; log-in on the **left** side of the log-in screen; on your account homepage, click the blue *Enroll/Re-enroll* button and follow the steps until you reach the end and click *Submit*. An enrollment confirmation will appear.

IMPORTANT: Re-enrollment is not automatic!

**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...

CAFETERIA PLAN ADVISORS | 120 LONGWATER DR., SUITE 102, NORWELL, MA 02061 | www.CPA125.COM

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