

Sign up **NOW**
for the
2022-2023
Plan Year!

Flexible Spending Benefits

City of Lowell

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., acupuncture, chiropractic), 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 enroll.

Rollover Option. Health Care FSA balances—**up to \$570**—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.

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 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.

Annual FSA admin. fees are paid by your employer, so you save even more!

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

Enroll by 5/4/2022
– before 4:00pm on 5/4 –
for the
7/1/2022 – 6/30/2023
Plan Year

Complete an "Authorization for Pre-Tax Payroll Reduction" form and send it to **Human Resources** by the deadline above.

Already in the plan? Log-in to your online account portal via our website: **www.CPA125.com**—*not the app!* On your account home page, click the **ENROLL/RE-ENROLL** button; follow the steps to enroll for the new plan year, and click **SUBMIT** at the end.

Note: Re-enrollment is not automatic.

Special rollover note to current Health Care FSA participants: The rollover maximum for the 2021-2022 plan year is \$550; re-enrollment required for funds to roll over.

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.**



* 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.