

# Flexible Spending Benefits Town of Maynard

Sign up **NOW**  
for the  
2023–2024  
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. (See also note at right.)

**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 daycare, pre-school, before/after school care, day camp, elder daycare.

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

*Annual FSA administration fee is paid by your employer, so you save **even more!***

**Make Your  
Money Go  
UP  
TO **30%**  
Further!**

*depending on your  
tax status*

**Enroll by 8/15/2023  
for the  
10/1/2023 – 9/30/2024  
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](https://cpaemployee.lh1ondemand.com) and log-in on the LEFT side of the sign-in screen. On your account homepage, click the blue **Enroll/Re-enroll** button and follow the steps to enroll for the new plan year. Be sure to click **Submit** at the end of the process. (We suggest printing or saving your enrollment confirmation.)

► **New to the FSA Plan?** Complete the “Authorization for Pre-Tax Payroll Reduction” form and send it to **Jenn Welch, Treasurer/Collector’s office.**

**Special rollover note to current Health Care FSA participants:** The rollover maximum for the 2022-2023 plan year is **\$570**; re-enrollment is 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](http://www.CPA125.com)), or use our **app: CPA Flex Mobile.**

\* 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 (e.g. 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...*

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