

Sign up **NOW**  
for the  
2020–21  
Plan Year!

# Flexible Spending Benefits

## Town of Brookline

### 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; orthodontics, prescription eyeglasses, contact lenses, laser eye surgery, alternative health therapies (e.g. chiropractic, acupuncture), mental health services, and **MORE!**

**Max. Annual Health Care Election: \$2,750.**

**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, and pharmacies to pay for eligible expenses. **Keep your cards!** They will reload each plan year that you enroll.

**Grace Period.** Health Care FSA participants get an **extra 75 days** at the end of the plan year to spend down the prior year's available balance, if any.

**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, and elder day care. **Max. Annual Dep. Care Election: \$5,000. per family**

Annual administration fees for the Health Care FSA plan is paid by the Town.  
Dependent Care FSA participants pay \$36 per year 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. Effective 1/1/20, non-prescription/over-the-counter medications are eligible. 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/FSA-Eligibility-List> and search the "Eligible Products and Services List" for more info.

\*\* 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 childcare income on his/her taxes aren't eligible.

Enroll by **6/1/2020**  
for the  
**7/1/2020 – 6/30/2021**  
Plan Year

**It's easy!** Complete an "Authorization for Pre-Tax Payroll Reduction" form and send it to Cafeteria Plan Advisors by the deadline above.

**Already in the plan?** Log in to your employee account portal via our website (CPA125.com) by the deadline above to enroll for the new plan year.

**Note: Re-enrollment is not automatic.**

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

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

**\*\* JUST ANNOUNCED \*\***

**Over-the-Counter "medicines" now allowed without a prescription** (not vitamins & supplements) retroactive to 1/1/20.

For a list of eligible items, visit the link to the FSA Store on our website!

Flexible Spending Plans administered by...

CAFETERIA PLAN ADVISORS | 420 WASHINGTON ST., SUITE 100, BRAINTREE, MA 02184 | CPA125.COM

TEL.: 781.848.9848 | FAX: 781.848.8477 | E-MAIL: INFO@CPA125.COM

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