

Flexible Spending Benefits

Town of Winchester

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 include: medical and prescription co-pays, deductible expenses, non-cosmetic medical and dental services, orthodontics, prescription eyeglasses and contact lenses, laser eye surgery, mental health services, alternative health therapies (e.g., chiropractic, acupuncture), and **MORE!**

Max. Annual Health Care Election: \$2,700.

Who's Covered? The Health Care FSA plan covers eligible expenses for you, your spouse, and your dependents as defined by the Internal Revenue Service, including children claimed on your tax return and adult children to age 26.

Benefit Cards. New Health Care FSA plan enrollees will receive **2 cards** that can be used at most medical facilities, dental offices, optical shops, and pharmacies for prescriptions.

Keep your cards! They have a 5-year shelf life and reload each time you enroll until they expire.

Rollover Option. Up to **\$500** in unspent Health Care FSA contributions can roll over to the new plan year if you re-enroll.

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 and dependents with special needs. Eligible expenses include daycare, pre-school, before/after-school care, day camp during school breaks, and elder day care.

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

All FSA administrative fees are paid by your employer, so you save even more!

* 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. Vitamins, supplements, non-prescription/over-the-counter medications, etc., require a physician's prescription to be FSA-eligible. Some expenses, such as medical equipment and some services, may be FSA-eligible with a physician's Letter of Medical Necessity. You are advised to check on the eligibility of an item or service before incurring an expense. Visit <https://fsastore.com/FSA-Eligibility-List> and search the "Eligible Products and Services List" for more info.

** Overnight camp, school tuition, extra-curricular and enrichment programs, etc., that aren't daycare/childcare-based, are not FSA-eligible; day camp is FSA-eligible when the program is utilized as a form of childcare in order for the parent(s)/guardian(s) to be able to work.

You have 30 days
from your
Date of Hire to
enroll
Plan Year
D.O.H – 12/31/20

Make Your
Money Go

UP
TO **30%**

Further!

depending on your
tax status

To Enroll -Complete a Change of Status Form and return it to your Human Resources Department within 30 days of your date of hire.

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

