

Flexible Spending Open Enrollment Period

Town of Chelmsford

Now through 5/30/18

What is Flexible Spending?

Flexible Spending Account plans are a tremendous opportunity for you to enhance your benefits package. Your employer is aware that these are highly beneficial programs and wants all of its employees to have the opportunity to participate in an IRS Section 125/Flexible Spending Account Plan administered by Cafeteria Plan Advisors, Inc.

Most employees pay for dependent care and health care expenses on after tax basis. Flex programs allow you to set aside a portion of your paycheck tax free to pay for these eligible expenses. The result is a reduction in your taxable income, which will give you an increase in your take home pay. Don't miss out on this opportunity to save an average of 30%, depending on your tax status!

Health Care Account

Employees may set aside up to **\$2650** per plan year to pay for out-of-pocket health care expenses for themselves and their family members. Examples include:

- Copays for office visits and prescription drugs
- Health and Dental Deductibles
- Orthodontia and other dental expenses
- Contact Lenses, eye glasses, laser eye surgery
- Visits for Chiropractic Care or Acupuncture

If you or your spouse are 'contributing' to a Health Savings Account (HSA), you are NOT ELIGIBLE for the FSA Health Care Account.

Dependent Care Account

Employees can set aside up to **\$5,000** per plan year to pay for out-of-pocket dependent care expenses for children under the age of 13 or elderly parents. This includes:

- Day Care
- Before School Care & After School Care
- Summer Day Camp
- Elder Care

Although you can claim dependent care expenses when you file your taxes, in most cases, people are able to save more money this way. Dependent Care participants must complete a [Dependent Care Claim Form](#) each new plan year for reimbursement.

PLAN YEAR

7/1/2018 – 6/30/2019

75 Day Grace Period

Your employer has elected to implement a grace period at the end of the plan year. This grace period will give enrollees an additional 75 days to spend any money that may be left in their medical accounts at the end of the plan year.

Benefits Card

Health Care Account FSA participants will receive 2 Benefits cards. Your spouse or IRS dependent can sign the second card. Cards arrive pre-loaded with the amount you elected, and can be used the first day of the plan year. You may use your benefits card to pay for eligible expenses at the point of sale.

Do not throw your benefits cards away when you have exhausted your election – when you re-enroll in the following plan year, your new election value will be added to your existing card.

How it Works:

- It's as simple as using the 'available funds' in your account that are loaded on to your Benefits Card, or just saving your receipts and submitting them, along with the [Health Care Expense Claim Form](#) to Cafeteria Plan Advisors.
- Participants are required to have the funds 'available' in your account. Reimbursements or the debit card will not work if an amount exceeds your current balance!
- Expenses must be incurred (not paid) within the plan year.
- Current Participants must re-enroll each new plan year to continue in the flex plan.

How to Enroll?

Current Participants – Online Enrollment using the Consumer Portal

- [Visit our website](#) to access the Consumer Portal
- Enter your Username (first initial, last name and last 4 digits of SSN# **(example: jsmith6266)**)
- Enter your Password. *Please Note: If you have never accessed the Consumer Portal, you will enter your Username in this field as well, and this will gain you access for the first time. You will be prompted to then create a new password.*
- Click "Enroll Now" to begin your enrollment process.

New Enrollee's - Paper Enrollment:

- Complete the FSA Enrollment Authorization form provided along with this document.
- Complete the form and return it to us before your deadline. Return the form to us one of 3 ways:
 - Email the completed form to info@cpa125.com
 - Fax completed form directly to us at **781-848-8477**
 - Mail completed enrollment form directly to us.

THURSDAY APRIL 26, 2018

A representative will be available for you to speak with when you have a few minutes to answer any questions or enroll. See times and locations below:

Town Offices	50 Billerica Rd, Chelmsford	12:00noon - 2:00pm
School Admin Bldg.	230 North Rd, Chelmsford	3:00pm - 4:30pm