

Enroll within  
30 days of  
your Qualified  
Event

# Flexible Spending Benefits Town of Foxborough

## 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, vision care services; orthodontics; prescription medications; over-the-counter 'medicines' (not vitamins or supplements); prescription eyeglasses and contact lenses; laser eye surgery; alternate health therapies (e.g. chiropractic, acupuncture), mental health services, 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 claim submission period has ended.

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

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

For eligible expenses  
incurred between your  
Qualified Event Date  
and **8/31/2024.**

**TO ENROLL:** Complete a *New Hire/Change of Status Form* & return it to **Human Resources** within 30 days of your Date of Hire or Qualified Event.

**Note:** Re-enrollment is **not automatic!** To continue your FSA benefit beyond the end of the current plan year, you will need to actively re-enroll for the next plan year during your employer's annual open enrollment period.

Make Your  
Money Go

UP  
TO **30%**

Further!

depending on your  
tax status

## Set up Direct Deposit

Direct deposit the quickest, most efficient reimbursement method when submitting claims for eligible, out-of-pocket expenses. Please add your banking info. to your online account profile once you receive your enrollment confirmation e-mail.

## 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 *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 medical equipment and 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 and services.

\*\* 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.

Flexible Spending Plans administered by...

CAFETERIA PLAN ADVISORS | [www.CPA125.com](http://www.CPA125.com) | TEL.: 781.848.9848 | FAX: 781.848.8477 | E-MAIL: [INFO@CPA125.COM](mailto:INFO@CPA125.COM)