

Sign up **NOW**
for the
2024–2025
Plan Year!

Flexible Spending Benefits Town of Wakefield

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: \$3,200.

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. 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 \$640**—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. Note: The rollover maximum for the 2023-2024 plan year is **\$610**; re-enrollment is required for funds to roll over.

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.

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

depending on your
tax status

- ◆ **DEPENDENT CARE.**** For qualified **daycare** expenses for eligible dependents (as defined by the IRS) under age 13, elderly dependents, and dependents with special needs. Eligible expenses include day care, pre-school, before/after-school care, day camp, elder day care. *Claim-based benefit (no card); participants submit claim(s) each plan year for reimbursement from accrued funds.*

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

**Enroll by 5/1/2024
for the
7/1/2024 – 6/30/2025
Plan Year*****

Existing Plan Participants:

Re-enrollment is not automatic!

To Re-enroll:

- 1) Go to cpaemployee.lh1ondemand.com.
- 2) Log-in to your online account portal on the **left** side of the sign-in page (note: re-enrollment is **not** available on the app).

If the system doesn’t recognize you or you have other issues logging into your account portal, contact us for help.
- 3) On your account home page, click **Enroll/Re-Enroll** & follow the steps.
- 4) Click **Submit** at the end & print or save your enrollment confirmation.

First-Time Enrollees:

Complete an *Authorization for Pre-Tax Payroll Reduction* form and send it **to Town Hall via DocuSign** by the deadline shown above.

Track Your Account and File Claims 24/7!

Log in to your **employee portal** via our website (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 (i.e., 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.

*** Cafeteria Plan Advisors holds flex-spending (FSA) funds until eligible expenses are incurred and claim(s) submitted. Funds may be forfeited in accordance with IRS Publication 969 if eligible expenses are not incurred by the plan year deadline through the use of the provided debit card (if applicable) or claim submission, or the date upon which employment ends, whichever comes first.

Health Care FSA Eligible Expenses

<p>BABY/CHILD TO AGE 13</p> <ul style="list-style-type: none"> <input type="checkbox"/> Lactation Consultant* <input type="checkbox"/> Lead-Based Paint Removal <input type="checkbox"/> Special Formula* <input type="checkbox"/> Tuition: Special School/Teacher for Disability or Learning Disability* <input type="checkbox"/> Well Baby /Well Child Care <p>DENTAL</p> <ul style="list-style-type: none"> <input type="checkbox"/> Dental X-Rays <input type="checkbox"/> Dentures and Bridges <input type="checkbox"/> Exams and Teeth Cleaning <input type="checkbox"/> Extractions and Fillings <input type="checkbox"/> Oral Surgery <input type="checkbox"/> Orthodontia (reimbursable after payment) <input type="checkbox"/> Periodontal Services <p>EYES</p> <ul style="list-style-type: none"> <input type="checkbox"/> Eye Exams <input type="checkbox"/> Eyeglasses and Contact Lenses <input type="checkbox"/> Laser Eye Surgeries <input type="checkbox"/> Prescription Sunglasses <input type="checkbox"/> Radial Keratotomy <p>HEARING</p> <ul style="list-style-type: none"> <input type="checkbox"/> Hearing Aids and Batteries <input type="checkbox"/> Hearing Exams <p>LAB EXAMS/TESTS</p> <ul style="list-style-type: none"> <input type="checkbox"/> Blood Tests and Metabolism Tests <input type="checkbox"/> Body Scans <input type="checkbox"/> Cardiograms <input type="checkbox"/> Laboratory Fees <input type="checkbox"/> X-Rays 	<p>MEDICAL EQUIPMENT/SUPPLIES</p> <ul style="list-style-type: none"> <input type="checkbox"/> Air Purification Equipment* <input type="checkbox"/> Arches and Orthotic Inserts <input type="checkbox"/> Contraceptive Devices <input type="checkbox"/> Crutches, Walkers, Wheel Chairs <input type="checkbox"/> Exercise Equipment* <input type="checkbox"/> Hospital Beds* <input type="checkbox"/> Mattresses* <input type="checkbox"/> Medic Alert Bracelet or Necklace <input type="checkbox"/> Nebulizers <input type="checkbox"/> Orthopedic Shoes* <input type="checkbox"/> Oxygen* <input type="checkbox"/> Post-Mastectomy Clothing <input type="checkbox"/> Prosthetics <input type="checkbox"/> Syringes <input type="checkbox"/> Wigs* <p>MEDICAL PROCEDURES/SERVICES</p> <ul style="list-style-type: none"> <input type="checkbox"/> Acupuncture <input type="checkbox"/> Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care) <input type="checkbox"/> Ambulance <input type="checkbox"/> Fertility Enhancement and Treatment <input type="checkbox"/> Hair Loss Treatment* <input type="checkbox"/> Hospital Services <input type="checkbox"/> Immunization <input type="checkbox"/> In Vitro Fertilization <input type="checkbox"/> Physical Examination (not employment-related) <input type="checkbox"/> Reconstructive Surgery (due to a congenital defect, accident, or medical treatment) <input type="checkbox"/> Service Animals <input type="checkbox"/> Sterilization/Sterilization Reversal <input type="checkbox"/> Transplants (including organ donor) <input type="checkbox"/> Transportation to Medical Facility 	<p>MEDICATIONS/DRUGS</p> <ul style="list-style-type: none"> <input type="checkbox"/> Insulin <input type="checkbox"/> Prescription Drugs <input type="checkbox"/> **Over the Counter Drugs/Medicines (such as Tylenol, Advil, NyQuil, etc.) <p>OBSTETRICS</p> <ul style="list-style-type: none"> <input type="checkbox"/> Doulas* <input type="checkbox"/> Lamaze Class <input type="checkbox"/> OB/GYN Exams <input type="checkbox"/> OB/GYN Prepaid Maternity Fees (reimbursable after date of birth) <input type="checkbox"/> Pre- and Postnatal Treatments <p>PRACTITIONERS</p> <ul style="list-style-type: none"> <input type="checkbox"/> Allergist <input type="checkbox"/> Chiropractor <input type="checkbox"/> Christian Science Practitioner <input type="checkbox"/> Dermatologist <input type="checkbox"/> Homeopath <input type="checkbox"/> Naturopath* <input type="checkbox"/> Optometrist <input type="checkbox"/> Osteopath <input type="checkbox"/> Physician <input type="checkbox"/> Psychiatrist or Psychologist <p>THERAPY</p> <ul style="list-style-type: none"> <input type="checkbox"/> Alcohol and Drug Addiction <input type="checkbox"/> Counseling (not marital or career) <input type="checkbox"/> Exercise Programs* <input type="checkbox"/> Hypnosis* <input type="checkbox"/> Massage* <input type="checkbox"/> Occupational <input type="checkbox"/> Physical <input type="checkbox"/> Smoking Cessation Programs* <input type="checkbox"/> Speech <input type="checkbox"/> Weight Loss Programs*
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****Please Note:** Effective 1/1/2020, the IRS now allows personal protective items to prevent the spread of covid, such as, masks, sanitizer and wipes, as well as Over the Counter (OTC) medicines/drugs and feminine care products may now be purchased with Health Care FSA or certain HRA plans. *Vitamins & supplements are not eligible.*

The following is a high-level list of OTC items that are *not* medicine or drugs and are eligible for purchase with Health Care FSA Plans.

<p>Denture Adhesives, Repair, and Cleansers</p> <ul style="list-style-type: none"> <input type="checkbox"/> PoliGrip, Benzodent, Efferdent <p>Diabetes Testing and Aids</p> <ul style="list-style-type: none"> <input type="checkbox"/> Insulin, Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products <p>Diagnostic Products</p> <ul style="list-style-type: none"> <input type="checkbox"/> Thermometers, blood pressure monitors, cholesterol testing 	<p>Elastics/Athletic Treatments</p> <ul style="list-style-type: none"> <input type="checkbox"/> ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts <p>Eye Care</p> <ul style="list-style-type: none"> <input type="checkbox"/> Contact lens care <input type="checkbox"/> Reading Glasses and Maintenance Accessories 	<p>Family Planning</p> <ul style="list-style-type: none"> <input type="checkbox"/> Pregnancy and ovulation kits <p>First Aid Dressings and Supplies</p> <ul style="list-style-type: none"> <input type="checkbox"/> Band Aid, 3M Nexcare, non-sport tapes *without antibiotic strip <p>Incontinence Products</p> <ul style="list-style-type: none"> <input type="checkbox"/> Attends, Depend, GoodNites for juvenile incontinence
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*Items with an asterisk are potentially eligible with a Letter of Medical Necessity from a licensed physician. For a detailed list, log in to our website at www.cpa125.com and click on the link to the FSA Store to view the eligibility list.