

Open Enrollment Dates 4/13-5/8

Flexible Spending Benefits

Open Enrollment is NOW!

▶ **SAVE \$\$** on Eligible Health & Dependent Care Expenses ◀

Town of Wellesley

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

Max. Annual Election: \$2,750.

- ◆ **DEPENDENT CARE.**** For children under 13 and dependents with special needs. Eligible expenses include: daycare, pre-school, before & after school care, summer day camp, elder day care.

Max. Annual Election per Family/Household: \$5,000.

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.

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.

* Not all Health Care expenses are FSA-eligible, such as cosmetic procedures or products, even if performed or dispensed by a doctor (i.e., Botox, teeth whitening, veneers, etc.), and general health expenses (i.e., toothbrushes, non-prescription sunglasses, massages, gym dues, etc.). Vitamins, supplements, require a physician's prescription to be FSA-eligible. Some expenses, such as medical equipment, 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. on FSA-eligible products and services, as well as criteria for eligibility.

** Overnight camp, school tuition, extra-curricular programs, etc., that aren't daycare/childcare-based, are not FSA-eligible.

Enroll by 5/8/2020

for the

7/1/2020 – 6/30/2021

Plan Year

All enrollments for the Flexible Spending Account will be done through the Town of Wellesley Enrollment Tool.

Please note: Enrollment is not automatic, you must enroll every year.

Make Your Money Go

UP TO **30%**

Further!

depending on your tax status

Rollover Option

Up to \$500 in unused Health Care FSA monies can be rolled over to the next plan year if you re-enroll.

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

Log in to your account via our website or our **app: CPA Flex Mobile.**

**** JUST ANNOUNCED ****

Over-the-Counter "medicines" now allowed without a prescription (**not vitamins & supplements**) retro to 1/1/2020.

For a list of eligible items visit the link to the FSA store on our website.