

Enroll within  
30 days of  
your Qualified  
Event

# Flexible Spending Benefits Town of Somerset

## 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 FSA.\*** 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: \$3,400**

**Who’s Covered?** You, your legal spouse (if married), and your eligible dependents (as defined by the IRS), including those named on your tax return and your 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 \$680**—can 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 FSA.\*\*** For qualified **day care** expenses for your eligible dependents (as defined by the IRS and named on your tax return) under age 13, elderly dependents, and dependents with special needs. Eligible expenses include daycare, pre-school, before/after school care, day camp, and elder daycare. *Claim-based reimbursement benefit (no card); claims paid from accrued funds in account.*

**Max. Annual Dep. Care Election: \$7,500 per family.**

Make Your  
Money Go  
UP  
TO **30%**  
Further!  
depending on your  
tax status

For eligible expenses  
incurred between your  
Qualified Event Date  
and **12/31/2026**\*\*\*

To **ENROLL** or **MAKE QUALIFIED CHANGE(S)**: Complete a *New Hire/Change of Status Form* & return it to **Human Resources** within 30 days of your Date of Hire or Qualified Event.

– IMPORTANT –

**Re-enrollment is NOT automatic!** To participate in the FSA plan(s) beyond the end of the current plan year (see above), you must **actively re-enroll** during your employer’s annual open enrollment period.

## 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**.

## 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.

The annual FSA administrative fee of \$72 is paid via payroll deduction and prorated based on time in-plan.

\* 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.