**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.

**BABY/CHILD TO AGE 13**
- Lactation Consultant*
- Lead-Based Paint Removal
- Special Formula*
- Tuition: Special School/Teacher for Disability or Learning Disability*
- Well Baby /Well Child Care

**DENTAL**
- Dental X-Rays
- Dentures and Bridges
- Exams and Teeth Cleaning
- Extractions and Fillings
- Oral Surgery
- Orthodontia (reimbursable after payment)
- Periodontal Services

**EYES**
- Eye Exams
- Eyeglasses and Contact Lenses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy

**HEARING**
- Hearing Aids and Batteries
- Hearing Exams

**LAB EXAMS/TESTS**
- Blood Tests and Metabolism Tests
- Body Scans
- Cardiograms
- Laboratory Fees
- X-Rays

**MEDICAL EQUIPMENT/SUPPLIES**
- Air Purification Equipment*
- Arches and Orthotic Inserts
- Contraceptive Devices
- Crutches, Walkers, Wheel Chairs
- Exercise Equipment*
- Hospital Beds*
- Mattresses*
- Medic Alert Bracelet or Necklace
- Nebulizers
- Orthopedic Shoes*
- Oxygen*
- Post-Mastectomy Clothing
- Prosthetics
- Sling*
- Wigs*

**MEDICAL PROCEDURES/SERVICES**
- Acupuncture
- Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)
- Ambulance
- Fertility Enhancement and Treatment
- Hair Loss Treatment*
- Hospital Services
- Immunization
- In Vitro Fertilization
- Physical Examination (not employment-related)
- Reconstructive Surgery (due to a congenital defect, accident, or medical treatment)
- Service Animals
- Sterilization/Sterilization Reversal
- Transplants (including organ donor)
- Transportation to Medical Facility

**MEDICATIONS/DRUGS**
- Insulin
- Prescription Drugs
- *Over the Counter Drugs/Medicines (such as Tylenol, Advil, NyQuil, etc.)*

**OBSTETRICS**
- Doulas*
- Lamaze Class
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- Pre- and Postnatal Treatments

**PRACTITIONERS**
- Allergist
- Chiropractor
- Christian Science Practitioner
- Dermatologist
- Homeopath
- Naturopath*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or Psychologist

**THERAPY**
- Alcohol and Drug Addiction
- Counseling (not marital or career)
- Exercise Programs*
- Hypnosis*
- Massage*
- Occupational
- Physical
- Smoking Cessation Programs*
- Speech
- Weight Loss Programs*

*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](http://www.cpa125.com) and click on the link to the FSA Store to view the eligibility list.
I enrolled for Health Care FSA…

Now what?

Now that you are enrolled, you can start to use the funds you have elected to withhold on the first day of your plan year.

If your plan offers a debit card, simply present the card when paying for eligible services or expenses, and the cost of service comes off of your account automatically.

If your plan does not include a debit card, or you forget to use your card, you can be reimbursed for eligible expenses by filling out the Health Care Claim Reimbursement Form and returning it to us within 90 days after the plan year ends, along with an itemized receipt of the services or expenses that were incurred.

You might be wondering…

“How do I get reimbursed for my claim?”

If you submit a Health Care Claim Reimbursement Form to us, we will reimburse you in one of two ways. If we have your direct deposit information on file, you will receive that reimbursement directly to your account. Otherwise, you will receive a check in the mail. If you are interested in setting up direct deposit for reimbursement, please download the “Direct Deposit Sign Up Form”, and return it to us, or log into your account (see below). Direct deposit payments are typically in your account by the end of the following week; however, the bank has 3 business days to post it to your account.

Is there a way I can view the transactions or balances on my account?

For your convenience, we offer the Consumer Portal, which provides you the ability to log on at any time, to check your balance, see your account activity, and other helpful tools. You can visit the Consumer Portal through our website, www.cpa125.com.

Additionally, we also offer a mobile app, where you can check your account activity. Download “CPA FLEX MOBILE” from your Apple App Store or Google Play Stores.

FSA Rules & Regulations

- You can elect up to your plan maximum. The IRS allows $3050 max, but each plan maximum is established by your employer.
- Reimburses you for:
  - Co-Pays & Deductibles
  - Prescription Drugs
  - Vision
  - Non-Cosmetic Dental
  - And much more…

Did you know?

There are many types of medical expenses that can qualify for FSA reimbursement. Be sure to review the List of Eligible Expenses.
I enrolled for Dependent Care…

Now what?
Now that you are enrolled, you have two options for reimbursement. If you would like to set up “auto reimbursement” you will have to complete a new Dependent Care Claim Certification Form each plan year, and return it to us. We will process your claim when the plan year starts, and you will receive an email, confirming your claim has been processed.
If you prefer to be reimbursed periodically, just complete the Dependent Care Claim Certification Form, and return it to us, along with any receipts showing payments made within 90 days after the plan year ends. We will process your claim once we receive it, and you will receive an email, confirming your claim has been processed.

You might be wondering…
“How do I get reimbursed for my claim?”
Once we have your completed claim form, we will reimburse you in one of two ways. If we have your direct deposit information on file, you will receive that reimbursement directly to your account. Otherwise, you will receive a check in the mail. If you are interested in setting up direct deposit for reimbursement, please download the “Direct Deposit Sign Up Form”, and return it to us, or log into your account (see below). Direct deposit payments are typically in your account by the end of the following week; however, the bank has 3 business days to post it to your account.

When can I expect my reimbursement?
After your employer deducts the funds from your payroll check, they send us the money. Once we post the funds to your account, they become available to you.

Is there a way I can view the transactions or balances on my account?
For your convenience, you have the ability to log at any time, to check your balance, see your account activity, add or change Direct Deposit information, and other helpful tools, by logging on to the Consumer Portal through our website, www.cpa125.com.

Additionally, we also offer a mobile app, where you can check our account activity. Download “CPA FLEX MOBILE” from your Apple App Store or Google Play Store.

Did you know?
If your Dependent Care needs change, due to a qualifying event, you have 30 days to make changes to your election. Contact us for more details.
How the Dependent Care FSA Works...

- **Money Comes Out of Your Pay Non-Taxed for Eligible Childcare Expenses.** Your employer sends your non-taxed payroll deductions to Cafeteria Plan Advisors to deposit in your Dependent Care account.

  Your payroll deductions are based on your annual Dependent Care FSA election divided by the number of available pay periods in the plan year. The maximum election amount is $5,000 per year, per family.

- **You Pay Your Childcare Provider(s).** We don't pay your childcare provider(s). You pay them out-of-pocket and we reimburse your expenses from your available Dependent Care account balance.

  Note: If your childcare provider does not report the money you pay to her/him as income on their taxes or won't provide you with their Tax ID/Social Security number, fees paid to them can't be reimbursed through your Dependent Care FSA account.

- **Accessing Your Dependent Care FSA Monies.** To be reimbursed from the funds that have accrued in your account via payroll deduction, you need to submit a claim(s) for reimbursement. Claims may be filed via fax, e-mail, or online via your account portal or our app.

  Here are your claim submission options—choose the one that works best for your situation:

  1) **Regular, on-going Reimbursements.** If you put in a claim for your full annual election amount right at the start of the plan year, you will receive automatic reimbursements about one week following each paycheck deduction.

  2) **Periodic Reimbursements.** You can also submit a claim(s) periodically, such as: monthly, quarterly, or whenever your account balance reaches a certain dollar amount that suits you (e.g. $500, $1000, etc.).

  3) **Lump-Sum Reimbursement.** Submit your claim at the end of the plan year to receive a lump-sum reimbursement of all deductions accrued during the plan year--kind of like giving yourself a bonus!

  Note: All claims must be submitted to Cafeteria Plan Advisors within 90 days of the end of the Plan Year, otherwise the funds may be forfeited.

- **Expense Documentation.** We don’t need to see your childcare bills or receipts if you complete the Dependent Care Claim Certification Form with your childcare provider’s information (name, address, and Tax ID number or Social Security number if the provider is an individual), but you should keep the bills and receipts for tax purposes.