



CAFETERIA PLAN ADVISORS
An Alera Group Company
120 Longwater Dr., Ste. 102
Norwell, MA 02061

New Hire / Change in Status

Flexible Spending Pre-Tax Payroll Reduction

Cambridge Schools

INSTRUCTIONS: Complete and return this form to **your Benefits Office** **within 30 days** of your Date of Hire or Qualified Event.

H.R. Use Only:

First P/R Deduction Date: _____

Per Pay-Period Amount: \$ _____

1 Personal Information:

Participant Name: _____

Mailing Address: _____

City/Town, State: _____ ZIP: _____

E-Mail: _____

Date of Hire -or- Date of Qualified

Plan Year: _____ Change through 12/31/2025

Social Security No.: _____

Date of Birth: _____

Daytime Phone: _____

☐ personal
☐ work

2 Job/Pay Info.: (A) I am paid (check one): ☐ Weekly ☐ Semi-monthly

(B) Dept. (check one): ☐ Clerks Hourly ☐ Maint. Hourly ☐ Paras & Prof ☐ Teachers/Admin. ☐ Daily Subs
☐ Clerks Salary ☐ Maint. Salary ☐ Security Salary ☐ Salary

3 Date of Hire or Qualified Change Event: _____

4 Eligibility Event (check one): ☐ New Hire ☐ Marriage ☐ Divorce ☐ Birth/Adoption
☐ Return from Leave of Absence ☐ Other: _____

5 New Benefit Elections for REMAINDER of the Plan Year:

☐ FSA Health Care Account (\$3,300 annual maximum)

FSA debit card included for the Health Care account. Use for eligible health, dental, vision expenses. Any unspent balance for the plan year—up to \$660—can roll over to the next plan year provided you re-enroll in the Health Care FSA for that new plan year.

Ineligibility Notice: If you or your spouse have a Health Savings Account (HSA), you are not eligible for the Health Care FSA plan.

Election for Remainder of Plan Year: \$ _____

☐ FSA Dependent Care Account (\$5,000 annual max. per family)

For qualified day care expenses for eligible dependents (as defined by the IRS) under age 13, elderly dependents, and dependents with special needs. Confirm eligibility prior to enrolling. This is a claim-based reimbursement plan (no benefit card); participants must submit claim(s) each plan year to receive accrued funds.

Election for Remainder of Plan Year: \$ _____

6 Certification. I hereby authorize a salary reduction agreement for the amount(s) shown above and understand that:

- Cafeteria Plan Advisors will hold these funds until eligible expenses are incurred and a claim is submitted. Funds may be forfeited in accordance with Internal Revenue Service (IRS) Publication 969 if eligible expenses are not spent or submitted for reimbursement by plan year deadline or purchased utilizing the provided debit card within the plan year or the date upon which employment ends, whichever comes first.
- FSA expenses must be consistent with allowable deductions under IRS Publication 969.
- This election cannot be revoked or changed during the plan year unless the participant experiences a qualifying event as defined by the IRS.
- Participants must re-enroll each plan year; re-enrollment is not automatic. Similarly, Dependent Care claims must be submitted each plan year.
- Health Care FSA cards reload at the start of each plan year each time you re-enroll; to avoid a new card fee do not discard your cards until they expire, even if you take a break from the plan.
- All claims for the Plan Year must be submitted within ninety (90) days following the last day of the Plan Year.
- Additional certification for Dependent Care Plan Participants: I understand that the Dependent Care Reimbursement Plan Guidelines can be found at CPA125.com and I qualify to participate in the FSA Dependent Care plan. I agree to notify the plan administrator in writing within 30 days should I experience a change in need or no longer meet the IRS's eligibility criteria. Dependents must qualify under regulations set forth in IRC sections 152 and 129.
- Tax advice: It is suggested you consult with a tax advisor to determine your tax savings and/or limits on tax deductions.

➤ Signature: _____

Date: _____

Human Resources: Please complete the deduction box at top & upload to Employer's secure CPA portal.