Sign up NOW for the 2025–2026 Plan Year!

Flexible Spending Benefits

Town of Avon

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:

Enroll by 5/30/2025
for the
7/1/2025 – 6/30/2026
Plan Year***

- **HEALTH CARE.*** Eligible expenses and services include: non-cosmetic medical, dental, and vision care services; orthodontics; prescription medications; over-the-counter 'medicines' (not vitamins or supplements); prescription eyeglasses, contact lenses, laser eye surgery; mental health services; alternative health therapies (e.g. chiropractic, acupuncture), and *MORE!*

  Max. Annual Health Care Election: $3,300.

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

  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.

  Grace Period. Health Care FSA participants get an ***extra 75 days*** at the end of the plan year to spend down the prior year's available balance, if any.

  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.**** 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 plan (no benefit card); participants submit claim(s) for reimbursement from accrued funds.*

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

Already in the FSA Plan?

Re-enrollment is NOT automatic!

►**Re-enroll** via your online account portal—*not the mobile app!* Go to ***cpaemployee.lh1ondemand.com*** and log-in on the LEFT side of the sign-in screen. On your account homepage, click the blue *Enroll/Re-enroll* button and follow the steps to enroll for the new plan year. Be sure to click *Submit* at the end of the process. We recommend printing or saving your enrollment confirmation.

►***New to the FSA Plan?*** Complete the *"Authorization for Pre-Tax Payroll Reduction"* form and send it to **Human Resources** by the deadline date 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.***

Annual FSA administration fees are paid by your employer, so you save even more!

* 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.*

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