Enroll within 30 days of Qualified Event

Flexible Spending Benefits
Town of Southampton

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:

For eligible expenses incurred between your Qualified Event Date and 6/30/2027.***

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

  Max. Annual Health Care Election: $2,000.

  Who's Covered? You, your legal spouse, your eligible dependents as defined by the IRS and named on your tax return, and your adult children under age 26.

  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 (re-enrollment is NOT automatic). Eligible funds roll over after the prior plan year's 90-day claim submission period has closed.

  ★ **Special Employer Match for GIC Health Plan Participants** ★ For those enrolled in Southampton's GIC health insurance plan, the Town will contribute $250 to your Health Care FSA election if enrolled in an individual GIC plan, and $500 if enrolled in a GIC family plan, in addition to your Health Care FSA election.

  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.

Make Your Money Go UP TO 30% Further!

- **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 day care that is necessary in order for you to be able to go to work. *This is a claim-based benefit (no benefit card); participants submit claims for reimbursement of eligible expenses from accrued funds.*

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

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.

Note: Re-enrollment in FSA is not automatic, you must actively re-enroll every year during Open Enrollment.

Benefit Cards. Health Care FSA enrollees will receive **2 cards** that can be used at most medical facilities, dental offices, optical shops, and pharmacies for eligible expenses. ***Keep your cards!*** They will reload each plan year for which you enroll, for up to 5 plan years.

Track Your Account and File Claims 24/7!

Use your **online account portal** and the ***CPA Flex Mobile App***.

The $60 annual FSA admin. is waived for those enrolled in the Town's GIC health insurance plan. Fee is paid via paycheck deduction.

* 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://buyfsa.com/blogs/fsa-hsa-eligibility-list* for more info. on eligibility of 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.

*** ebm/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.*

ebm • *Formerly Cafeteria Plan Advisors* | 120 LONGWATER DR., STE. 102, NORWELL, MA 02061
TEL.: 781.848.9848 | **FAX:** 781.848.8477 | **E-MAIL:** CPACLAIMS@GETEBM.COM