

Sign up **NOW**
for the
2022–2023
Plan Year!

Flexible Spending Benefits Town of Raynham

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

Max. Annual Health Care Election: \$2,850.

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. For employer plans that offer the benefit card, new 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 that you enroll.

Rollover Option. Health Care FSA balances—**up to \$570**—will roll over to the next plan year as long as you re-enroll for that new plan year. Funds roll after the prior plan year’s 90-day run-out deadline. (Note: The maximum rollover amount for the 2021-2022 plan year is \$550; re-enrollment is required for funds to roll over.)

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

- ◆ **DEPENDENT CARE.**** For qualified childcare expenses of dependent children under age 13, elderly dependents, and dependents with special needs. Eligible expenses include day care, pre-school, before/after school care, day camp, and elder day care.

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

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**.

Enroll by 5/27/2022
for the
7/1/2023 – 6/30/2023
Plan Year

**IT’S EASY TO ENROLL &
RE-ENROLL AT CPA125.COM!**

Existing Plan Participants:

Re-enrollment is not automatic!

To Re-enroll:

- 1) Go to our website: ***cpa125.com***.
- 2) Click *Sign-in: Employee Online Access*.
- 3) Log-in to your online account portal on the *left* side of the screen. If the system doesn’t recognize you, **DO NOT** create a new account—contact us for log-in assistance.
- 4) On your account home page, click *Enroll/Re-Enroll* & follow the steps.
- 5) Click *Submit* at the end. We recommend printing or saving your enrollment confirmation.

First-Time Enrollees:

- Follow **Steps 1 & 2** above.
 - On the *right* side of the log-in screen, **enter the code:**
CAF–0277 (5th character is zero).
 - **Set up your online account &** be sure to include your Soc. Sec. #.
 - Follow **Steps 4 & 5** above to enroll.
- Note: To receive claim reimbursements via direct deposit, add your banking info. when enrolling.*

Annual FSA administration fee is paid by your employer, so you save **even more!**

* Not all Health Care expenses are FSA-eligible, such as cosmetic procedures or products *even if performed or dispensed by a doctor* (e.g. Botox, teeth whitening, veneers, etc.), couples/family counseling, general health/wellness expenses (i.e., toothbrushes, non-prescription sunglasses, gym dues, etc.), and federally non-permissible products. Some expenses, such as medical equipment and some services, may be FSA-eligible with a physician’s Letter of Medical Necessity. Visit <https://fsastore.com/CPAEligibility> for more info. on FSA-eligible products & services incl. an A-Z look-up tool.

** Overnight camp and school tuition are not FSA-eligible; day camp is eligible when utilized as 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; monies paid to a provider who doesn’t report the funds as income on his/her taxes aren’t FSA-eligible.

Flexible Spending Plans administered by...

CAFETERIA PLAN ADVISORS | 420 WASHINGTON ST., SUITE 100, BRAINTREE, MA 02184 | www.CPA125.com

TEL.: 781.848.9848 | **FAX:** 781.848.8477 | **E-MAIL:** INFO@CPA125.COM



Important Information About Your PREPAID BENEFITS CARD

If you're newly enrolled in the Flexible Spending Account Program, you will automatically receive the new blue Prepaid Benefits Card. You'll receive two cards at your home address for you and your family members to use. The Cards will arrive in a special envelope that looks like this – so please don't throw it out!



Your Prepaid Benefits Card is loaded with the value of your annual FSA\HSA election amount (less any amounts you have already spent in this plan year.) Using your Card helps you keep cash in your wallet and makes accessing your FSA funds easy. The Card can be used, instead of cash, to pay for qualified health care expenses such as:

- Prescription and health plan copayments, deductibles and coinsurance
- "Amount Due" on medical and dental statements
- Orthodontics
- Mail-order or online prescription invoices
- Vision services and eyeglasses
- LASIK surgery
- Eligible over-the-counter (OTC) items

You'll simply swipe your Card each time you incur a qualified health care expense and the amount of your purchase will be deducted from your FSA– automatically. You can also fill in your Card number on bills you receive from providers to pay the amount you owe. You'll have no claim forms to complete and you won't have to wait to get a check in the mail. You can check balances or account details anytime – online at www.cpa125.com or via the mobile app -- **CPA FLEX MOBILE**. It's that easy!

It's Important to Save Your Receipts!

Your Prepaid Benefits Card will definitely improve your cash flow. However, be aware that the IRS requires the Card be used only for eligible expenses. Most of the time, we can verify the eligibility of the expense automatically. Yet, there are instances when you'll receive a letter/notification asking you to furnish an itemized receipt to verify the expense. When you receive such a request, make sure you submit the receipts as soon as possible to avoid having your Card suspended until receipts have been submitted and approved.

What is an itemized receipt?

An itemized receipt must include: merchant or provider name, services received or item purchased, date of service, and amount of the expense. Cancelled checks, handwritten receipts, card transaction receipts or previous balance receipts cannot be used to verify an expense.

Using Your Card is as Easy as 1-2-3!

Look for additional information about how to use your new Prepaid Benefits Cards included with your card packet in the mail. We hope you enjoy this new exciting feature of your plan! Remember, the Card will not work at gas stations or restaurants – only at health care related providers.

Save your card. Every year you re-enroll, the funds get loaded on to this card!

Cafeteria Plan Advisors, Inc.
420 Washington Street, Suite 100, Braintree, MA 02184 781.848.9848 www.cpa125.com



CAFETERIA PLAN ADVISORS
420 Washington St., Ste. 100
Braintree, MA 02184
Tel.: 781-848-9848

Authorization for Pre-Tax Payroll Reduction

Open Enrollment is April 25 to May 27, 2022.

*** Enroll/Re-enroll deadline is 5/27/2022. Late enrollments not accepted. ***

INSTRUCTIONS: If Already in Plan: 1) Go to our website: cpa125.com. 2) Click *Sign In: Employee Online Access*. 3) Log-in on the LEFT side of the sign-in page (note: If you haven't logged into the portal before, the system won't recognize you but this doesn't mean you don't have an account—contact us for log-in help.) 4) Once on your account home page, click the blue **ENROLL/RE-ENROLL** button & follow the steps to enroll for the new plan year. 5) At the end of the enrollment process, click *Submit*.

New Enrollees: Follow Steps 1&2 above. On the RIGHT side of the sign-in page, enter code **CAF-0277** (the 5th character is a zero) and set up your account—*be sure to include your Soc. Sec. number!* Once your account is created, follow Steps 4 & 5 above to enroll in the plan.

or Complete & return this form to CPA by e-mail (info@cpa125.com) or fax (781-848-8477).

1 Personal Information:

Participant Name: _____ **Employer:** **Town of Raynham**

Mailing Address: _____ **Plan Year:** **7/1/2022 to 6/30/2023**
(Expenses must be incurred between these dates)

City/Town, State, ZIP: _____ **SSN:** _____ **DOB:** _____

E-Mail: _____ **Daytime Phone:** _____ ☐ personal ☐ work

2 Flexible Spending Account (FSA) Benefit Selections:

☐ **Health Care FSA Election:** \$_____ for the plan year for employee, legal spouse, and eligible dependents' qualified medical, dental, vision expenses. *Benefit card included.*

Max. Annual Election: \$2,850.

Rollover Option: Health Care balances—**up to \$570**—will roll over to the next plan year provided you re-enroll for that new plan year. (Note: The maximum rollover amount for the 2021-2022 plan year is \$550; re-enrollment is required for funds to roll over.)

Ineligibility Note: You are **NOT** eligible for this plan if you or your spouse have a Health Savings Account ("HSA").

☐ **Dependent Care FSA Election:** \$_____ for the plan year for qualified childcare expenses of eligible dependents under age 13, and elderly or special needs dependents requiring day care.

Max. Annual Election: \$5,000 per family.

Claim-based plan; no benefit card. Participants must submit claim(s) each plan year to receive accrued funds.

See Open Enrollment flyer for more plan information.

3 Direct Deposit Info. Direct deposit is our preferred method of expense reimbursement. Unless your banking info. is already on file with Cafeteria Plan Advisors, please set up direct deposit online via your account portal once you receive enrollment confirmation.

4 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. FSA expenses must be consistent with allowable deductions under Internal Revenue Service (IRS) Publication 969, and funds may be forfeited in accordance with the same publication if eligible balance isn't incurred and/or submitted for reimbursement by plan year deadline.
- All claims for the Plan Year must be submitted within ninety (90) days of the end of the Plan Year.
- Your Health Care FSA plan has a **Rollover option**. Eligible balances roll over to the next plan year when you re-enroll in the Health Care FSA for the new plan year and the rollover occurs after the current plan year's 90-day runout period ends.
- This election cannot be revoked or changed** during the plan year unless the participant experiences a qualifying event as defined by the IRS. **Current participants must enroll each plan year; re-enrollment is not automatic.**
- Health Care FSA cards**, if offered through your employer's plan, **will reload** at the start of each plan year when you re-enroll; keep until they expire.
- 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:** _____

A system-generated e-mail confirmation will be sent once your enrollment is processed.