

Sign up **NOW**
for the
2023–2024
Plan Year!

Flexible Spending Benefits

Martha's Vineyard Community Services

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 '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: \$3,050.

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 \$610**—will roll over to the next plan year as long as you re-enroll for that new plan year. Funds roll over after the prior plan year's 90-day run-out deadline. (Note: The rollover maximum for the 2022-2023 plan year is **\$570**; re-enrollment is required.)

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

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**.

Make Your
Money Go

UP
TO **30%**

Further!

depending on your
tax status

Enroll by **6/30/2023**
for the
7/1/2023 – 6/30/2024
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 cpaemployee.lh1ondemand.com.
- 2) Log-in to your online account portal on the **left** side of the sign-in page. If the system doesn't recognize you, **DO NOT create a new account**—contact us for log-in assistance.
- 3) On your account home page, click **Enroll/Re-Enroll** & follow the steps.
- 4) Click **Submit** at the end & print or save your enrollment confirmation.

First-Time Enrollees:

- Go to cpaemployee.lh1ondemand.com.
 - On the **right** side of the sign-in page, enter **code: CAF-0036** (the 5th & 6th characters are zeros).
 - **Create an online account** and be sure to include your Soc. Sec. # and all contact info.
 - Follow **Steps 3 & 4** above to enroll.
- Note: To receive claim reimbursements via direct deposit, choose "Direct Deposit" as your alternate method of reimbursement when enrolling.

OR... Complete an enrollment form & e-mail it to HRsupport@mvcommunityservices.org.

Annual FSA administration fee of \$72 is paid via payroll 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 (e.g. 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.

Flexible Spending Plans administered by...

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