

Sign up **NOW**
for the
2025
Plan Year!

Flexible Spending Benefits Town of Bridgewater

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; alternative health therapies (e.g. chiropractic, acupuncture); mental health services, and **MORE!**

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

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 for eligible expenses. **Keep your cards!** They will reload each time you re-enroll.

Rollover Option. Health Care FSA balances—**up to \$660**—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 claim submission (“runout”) period has ended. (Note: The max. rollover for the 2024 plan year is \$640; re-enrollment req’d.)

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 **day care** expenses for eligible dependents (as defined by the IRS) 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. *This is a claim-based reimbursement plan (no benefit card); participants must submit claim(s) each plan year to receive accrued funds.*

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 12/6/2024
for the
1/1/2025 – 12/31/2025
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.

First-Time Enrollees:

- Follow **Steps 1 & 2** above.
- On the log-in screen, **enter code: CAF-0330** (note: the 5th & 8th characters are zeros).
- **Create an account—be sure to include your Soc. Sec. number!**
- Follow **Steps 4 & 5** above to enroll.
Note: To receive claim reimbursements via direct deposit, add your banking info. when enrolling.

OR... Complete an “Authorization for Pre-Tax Payroll Reduction Form & return it to Julie Lovie **Human Resources**, by the deadline date shown above.

* 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.