

## Information on - Flexible Spending Accounts for FY21

**To:** All Benefits Eligible Employees

**From:** Jody K. Middleton, HR Director and Meredith Hartling, HR Generalist

### It's time to enroll or re-enroll in our Flexible Spending Accounts for July 1, 2020– June 30, 2021

Open enrollment occurs during the month of May and is your annual opportunity to make changes to insurance plans and to enroll or re-enroll for Flexible Spending Accounts (FSA) for health care and dependent care. *Please see description of these benefits on the next page.*

**If you are currently enrolled in a Flexible Spending Account you MUST re-enroll again during Open Enrollment.**

### Taking Action:

- Benefit is effective on July 1, 2020 through June 30, 2021.
- Annual Minimums and Maximums for Flexible Spending Accounts:
  - Health Care Spending Account: Minimum \$500/ Maximum \$2,750
  - Dependent Care Spending Account: Minimum \$500/ Maximum \$5,000
    - Review page 2 for special open enrollment provisions once daycares/camps re-open
- Check out the FSA Store to use your Health Care Spending Account:  
<https://fsastore.com/>  
This site was founded on the idea that it should be simple for consumers to spend, manage, and use their FSAs.
- To enroll or re-enroll in the Flexible Spending Accounts (FSA), please complete the enrollment form on the Town's website under Human Resources at:  
<https://www.town.canton.ma.us/159/Human-Resources-Department>.
- If you currently are enrolled in the Flexible Spending Account programs and have a Debit Card, you do need to elect a new one every year. (Check off YES under elect debit card to have a new card issued or your current card reloaded).
- **All payroll deductions for both Flexible Spending Account plans will be taken during the fiscal year 2021.**
  - What that means is all deductions will start and end within the following dates:
    - July 1, 2020 through June 30, 2021 (for weekly (52) and bi-weekly (26) pays per year);
    - September 1, 2020 through June 30, 2021 (for bi-weekly (21) pays per year).

**Return all completed forms to Human Resources no later than May 29, 2020.** . Forms may be scanned and emailed (*preferred*) to Jody Middleton, HR Director at [jmiddleton@town.canton.ma.us](mailto:jmiddleton@town.canton.ma.us) or Meredith Hartling, HR Generalist at [mhartling@town.canton.ma.us](mailto:mhartling@town.canton.ma.us); faxed to 781-575-6602; or mailed to Town of Canton Human Resources, 801 Washington Street, Canton, MA 02021. If you have any questions, comments or feedback about our benefits program, please contact HR at the emails above or call Jody at 781-821-2936 or Meredith at 339-502-5727. Thank you!

# WHAT ARE FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Account (FSA) – Sentinel Benefits	Health Care Spending Account	Dependent Care Spending Account – see below for second open enrollment
<b>Purpose</b>  <i>(this benefit is not available to retirees)</i>	Helping you save money by using pre-tax dollars to pay for <b>eligible healthcare (medical, dental and vision) expenses</b> . You do not have to participate in our Medical and Dental benefits to take advantage of the medical FSA.	Helping you save money by using pre-tax dollars to pay for <b>eligible dependent(s) care expenses</b> . <b>Note:</b> Dependents are defined as <b>children under age 13</b> or elder adults who rely on you for support.
<b>Eligible Expenses</b>	Eligible healthcare expenses are those not covered by your Health/Dental Insurance Plan, and include (but are not limited to) the following: <ul style="list-style-type: none"> <li>• Copays</li> <li>• Deductibles</li> <li>• Coinsurance</li> </ul> Over the counter drugs are now an eligible expense!	Eligible dependent care expenses include (but are not limited to) the following: <ul style="list-style-type: none"> <li>• Daycare tuition</li> <li>• After-school programs</li> <li>• Summer day camp fees</li> <li>• Elder care fees</li> </ul> Salary paid to qualified caregivers (if their income is reported as taxable to the IRS)
<b>How Accounts are Funded</b>	Before taxes are taken from each of your paychecks, money is set aside for your Healthcare FSA.  During Open Enrollment (5/11 – 5/29/20), you determine how much to contribute for the following year (7/1/20 – 6/30/21), and money is withdrawn from each paycheck in equal amounts throughout that fiscal year.	Same as Health Care Spending Account
<b>Annual Minimum &amp; Maximum Contribution</b>	<b>Minimum \$500/year</b> <b>Maximum \$2,750/year</b>	<b>Minimum \$500/year</b> <b>Maximum \$5,000/year</b>
<b>Administration Fees</b>  <i>You only have to purchase one card. It will work for both the FSA &amp; Dependent Care.</i>  <i>If you elect to have the debit card, you will receive two cards.</i>	Annual Fee \$65.00 Sentinel Benny debit Card: \$18.00 (annual fee is \$65.00 total whether you participate in Health and/or Dependent Care)  These fees are deducted from your annual election. Please take that into consideration when you are selecting your annual amount.	Same as Health Care Spending Account
<b>Detailed Information</b>	Detailed Summary Plan on our Town’s website under Human Resources at <a href="https://www.town.canton.ma.us/159/Human-Resources-Department">https://www.town.canton.ma.us/159/Human-Resources-Department</a>  For a list of eligible/non eligible expenses go to <a href="http://www.sentinelgroup.com">www.sentinelgroup.com</a> or call Sentinel at 1-(888) 762-6088.  You can also view your account on-line by registering <b>ACCESS CODE: 22483501</b>	Same as Health Care Spending Account
<b>Due to COVID-19 daycares and camps are currently closed. Once the Governor announces that they can re-open we will have a special open enrollment just for Dependent Care Spending Account. If you currently do not need daycare/camps at this time do NOT enroll. You will have a second chance once the order is lifted. An announcement will be made at that time.</b>		