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

Authorization for Pre-Tax Payroll Reduction

Enrollment Deadline is 4/30/2020

*** Late Enrollments not Accepted. ***

INSTRUCTIONS: **New Enrollees:** Complete & return this form to Cafeteria Plan Advisors via e-mail (info@cpa125.com), or fax (781-848-8477).

If Already in Plan: Enroll for the new plan year online via your account portal. Go to *www.cpa125.com*, click *Sign In: Employee Online Access*, select *ENROLL*, and follow the steps.

❶ Personal Information:

Participant Name: ______________________ **Employer:** Town of Concord

Mailing Address: ______________________ **Plan Year:** 6/1/2020 - 5/31/2021
(Expenses must be incurred between these dates)

City/Town, State, ZIP: ______________________ **SSN:** __________ **DOB:** __________

E-Mail: ______________________ **Daytime Phone:** __________ ☐ personal ☐ work

❷ Employment/Payroll Information:

I am a *(check one):* ☐ Town Employee ☐ Public School Employee ☐ Concord-Carlisle H.S. Employee

I am paid *(check one):* ☐ Bi-weekly 24 ☐ Bi-weekly 24 Lump Sum ☐ Bi-weekly 21

❸ 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. **Annual Max.: $2,750.**

Benefit card included. **Note:** If you or your spouse have a Health Savings Account ('HSA'), choose the Limited Purpose Health Care plan option below. ↓

OR

☐ **Limited Purpose Health Care Election: $______ for the plan ear** for eligible dental & vision expenses. **Annual Max.: $2,750.**

Benefit card included.

☐ **DEPENDENT CARE Election: $___________ for the plan year** for qualified childcare of dependents under age 13 and dependents with special needs (e.g., elder daycare).

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

Claim-based reimbursement plan. Must submit claim(s) each plan year to receive accrued funds.

Plan Note:

- **Rollover Option.** Health Care or Limited Health Care balances—***up to $500***—will roll over to the next plan year provided you re-enroll for that new plan year.

FSA Admin. Fee: $3.00 per pay period, or $2.50 if Dependent Care only (via payroll deduction). See Open Enrollment flyer for more plan info.

❹ Direct Deposit Info.

Direct deposit is Cafeteria Plan Advisors' preferred method of expense reimbursement. Unless your banking info. is already on file with Cafeteria Plan Advisors, please set up direct deposit: **1) Attach a voided check** to this form; or **2) Set up direct deposit** online via your account portal once you receive enrollment confirmation.

❺ Certification.

I hereby authorize a salary reduction agreement for the amount(s) shown above and understand that:

- Cafeteria Plan Advisors, Inc., 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 choices have 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.