

## New York State Unified Court System



### FLEX SPENDING ACCOUNT 2020 Dependent Care Advantage Account Health Care Spending Account

The Flex Spending Account (FSA) is a voluntary program that saves you money by allowing you to pay for certain expenses incurred during calendar year 2020 with pre-tax dollars. There are two different Flex Spending Accounts: the Health Care Spending Account and the Dependent Care Advantage Account.

**OPEN ENROLLMENT → OCTOBER 7 - NOVEMBER 8, 2019**

**TO ENROLL IN EITHER OR BOTH OF THE FLEX SPENDING ACCOUNTS, YOU MAY VISIT THE FLEX SPENDING ACCOUNT WEBSITE AT [WWW.FLEXSPEND.NY.GOV](http://WWW.FLEXSPEND.NY.GOV) OR CALL THE FSA INFORMATION LINE AT 1-800-358-7202 FROM OCTOBER 7, 2019 BUT NO LATER THAN NOVEMBER 8, 2019 AT 10 PM.**

#### WHAT IS THE FLEX SPENDING ACCOUNT?

The Flex Spending Account (FSA) is a State employee benefit that saves you money by allowing you to pay for certain expenses with pre-tax dollars. Under this program, you can choose to enroll in either or both of the following accounts:

**The Health Care Spending Account (HCSAccount)** allows you to set aside any amount from \$100 up to \$2,700 annually to pay for health care expenses that are not reimbursed by your health insurance or other benefit plans. Generally, only medically necessary medical, hospital, dental, vision, hearing and prescription drug expenses for you, your spouse and your eligible dependents can be reimbursed by your HCSAccount. The maximum contribution may be subject to change annually since it is indexed to inflation.

**The Dependent Care Advantage Account (DCAAccount)** allows you to set aside up to \$5,000 in pre-tax salary for eligible child care, elder care, or disabled dependent care expenses incurred.

#### WHO IS ELIGIBLE TO ENROLL IN THE HCSACCOUNT AND DCAACCOUNT?

Both FSA benefits are available to employees of the Unified Court System. Employees who wish to enroll in the HCSAccount, however, must also:

- ★ be permanently employed or expect to be on the payroll for the entire calendar year in which they plan to enroll in the HCSAccount;
- ★ be annual-salaried;
- ★ work at least half-time;
- ★ meet the eligibility criteria for enrollment in the New York State Health Insurance Program (NYSHIP).

Casual, seasonal, hourly, fee basis and per diem employees and retirees are *not* eligible to enroll in the HCSAccount.

#### WHAT EXPENSES ARE COVERED BY THE FLEX SPENDING ACCOUNT?

##### HCSACCOUNT - ELIGIBLE EXPENSES

◆ Breast pumps	◆ Infertility services
◆ Chiropractic care	◆ Lab fees
◆ Copayments	◆ Laser eye surgery
◆ Crutches	◆ Orthodontia
◆ Deductibles	◆ Over-the-counter drugs <sup>1</sup>
◆ Dental care, implants, dentures	◆ Physical therapy
◆ Diagnostic tests	◆ Psychiatric services
◆ Eyeglasses and contact lenses	◆ Surgery
◆ Hearing aids	◆ Travel expenses
	◆ Wheelchairs

<sup>1</sup> Over-the-counter drugs, medicine and biologicals require a doctor's prescription or directive.

##### DCAACCOUNT - ELIGIBLE EXPENSES

◆ Adult daycare	◆ Family daycare provider
◆ Au pair	◆ Home aide
◆ Babysitter	◆ Nursery school
◆ Before/after school programs	◆ School-age holiday care
◆ Child care center	◆ Summer and Sports day camp

**WHAT EXPENSES ARE NOT COVERED BY THE FLEX SPENDING ACCOUNT?**

**HCSACCOUNT - INELIGIBLE EXPENSES**

◆ Cosmetic procedures	◆ Homeopathic remedies
◆ Dance lessons	◆ Insurance premiums
◆ Electrolysis	◆ Marriage counseling
◆ Exercise classes	◆ Meal replacements
◆ Exercise equipment	◆ Non-medically necessary treatment
◆ Hair transplants	◆ Pilates, Yoga
◆ Health club membership fees	◆ Sports lessons
◆ Herbal remedies	◆ Teeth whitening, bonding
◆ Holistic medicines	

**DCAACCOUNT - INELIGIBLE EXPENSES**

◆ Activity fees, t-shirts, books	◆ Insurance fees
◆ Care for individuals who do not live with you	◆ Meals
◆ Child support	◆ Medical expenses
◆ College tuition	◆ Overnight camp
◆ Deposits or registration fees	◆ Residential nursing home
◆ Diaper service	◆ Supplies
◆ Enriched programming	◆ Transportation fees
	◆ Tuition (kindergarten and up)

**EMPLOYER CONTRIBUTION**

The DCAA employer contribution will be available in 2020 for all benefit eligible employees. Based on salary, the employer contribution may provide up to \$800 for eligible employees who enroll in the DCAA.

**The 2020 Plan Year Employer Contribution Rates are:**

If your salary is...	The Employer Contribution is...
Under \$30,00	\$800
\$30,001-\$40,000	\$700
\$40,001-\$50,000	\$600
\$50,001-\$60,000	\$500
\$60,000-\$70,000	\$400
Over \$70,000	\$300

**APPLY ONLINE WITH OUR EASY PAPERLESS APPLICATION PROCESS**

To enroll in either or both programs, visit the Flex Spending Account Website at [www.flexspend.ny.gov](http://www.flexspend.ny.gov). If you do not have access to the Internet, apply by telephone at 1-800-358-7202. You will need your New York State Employee ID Number to complete your application (which is located on your paystub or advice-see image below).

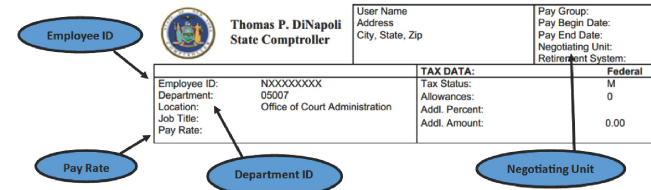
**ADDITIONAL INFORMATION**

To learn more, you may visit the Flex Spending Account website at [www.flexspend.ny.gov](http://www.flexspend.ny.gov) to view program details online or to order the 2020 Flex Spending Account Enrollment Book. You can also call the FSA Information Line (1-800-358-7202) for more information. Or, you can email FSA at [fsa@goer.ny.gov](mailto:fsa@goer.ny.gov).

**ENROLLMENT DEADLINE**

The deadline for 2020 enrollment is November 8, 2019 at 10:00 p.m. The enrollment deadline is strictly enforced, so please be sure to enroll by November 8. If you are enrolled for the 2019 plan year, you must re-enroll to continue your benefits in 2020.

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It is important that you elect a payroll deduction amount that reflects your out-of-pocket costs for the coming year. If you overestimate your costs and/or do not submit requests for reimbursement during the plan year and through the runout period, any money remaining in your account will be forfeited. This is the "use-it-or-lose-it" rule established by the IRS.