

Sign up **NOW**
for the
2026–2027
Plan Year

Flexible Spending Benefits

City of Brockton

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 FSA.*** Eligible expenses & services include: non-cosmetic medical, dental, and 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: \$3,400.

Who’s Covered? You, your legal spouse, and your eligible dependents (as defined by the IRS), including those claimed on your tax return & your adult children under age 26.

Benefit Cards. New Health Care FSA enrollees will be mailed **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 for each new plan year that you re-enroll.

Rollover Option. Health Care FSA balances—**up to \$680**—will roll over to the next plan year as long as you re-enroll for that new plan year. Eligible funds roll over after the prior plan year’s 90-day claim submission period (“run-out”) has closed. (Note: Max. rollover for the 2025-2026 plan year is **\$660**; 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 FSA.**** For qualified **day care** expenses for your eligible dependents (as defined by the IRS) **under age 13**, elderly dependents, and dependents with special needs named on your tax return. Eligible expenses include daycare, pre-school, before/ after school care, day camp, elder daycare. *Claim-based benefit (no benefit card); submit claim(s) for reimbursement from accrued funds.*

Max. Annual Dep. Care Election: \$7,500 per family.

Make Your
Money Go
UP
TO **30%**
Further!
depending on your
tax status

Enroll by **5/20/2026**
for the
7/1/2026 – 6/30/2027
Plan Year ***

Already in the FSA Plan?

Re-enrollment is **NOT** automatic!

► **Re-enroll** via your online account portal—*not the mobile app!* Go to cpaemployee.lh1ondemand.com and log-in on the **LEFT** side of the sign-in screen. On your account homepage, click the blue *Enroll/ Re-enroll* button and follow the steps to enroll for the new plan year. Be sure to click *Submit* at the end of the process. (We suggest printing or saving your enrollment confirmation.)

► **New to the FSA Plan?** Complete the “Authorization for Pre-Tax Payroll Reduction” form and send it to **ebm** via e-mail (info@cpa125.com) or fax (781-848-8477) by the deadline date shown above. (We suggest printing your fax transmission confirmation.)

Track Your Account and File Claims 24/7!

Log in to your **employee portal** via our website (www.getebm.com), and use our app: **CPA Flex Mobile**.



* 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://buyfsa.com/blogs/fsa-hsa-eligibility-list> for more info. on eligibility of 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.

*** ebm 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.