



# INFORMATION ANNOUNCEMENT

Andrew M. Cuomo  
Governor

RoAnn M. Destito  
Commissioner

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## Flex Spending Account Open Enrollment 2015 October 6, 2014 – November 7, 2014

On behalf of the Governor's Office of Employee Relations, we are pleased to announce the 2015 enrollment campaign for the New York State Flex Spending Account (FSA) program. The FSA program allows State employees to make pre-tax payroll contributions that can be used to pay for eligible health care or dependent care expenses. The FSA program includes the following two accounts.

- **Health Care Spending Account (HCS Account)**

For the 2015 plan year, employees may contribute up to \$2,500 through pre-tax payroll deductions to the HCS Account for eligible health care expenses that are not covered by the employee's health insurance plan. Medically necessary medical, hospital, dental, vision, hearing and prescription drug expenses for employees and their families may be reimbursed by the HCS Account.

- **Dependent Care Advantage Account (DCA Account)**

Employees may contribute up to \$5,000 per year per household to the DCA Account for child care, elder care, or disabled dependent care expenses. Employee contributions under this program can be used to pay for care for employees' dependent children under the age of 13, handicapped children of any age, disabled spouses or other adult relatives needing care while the employee is working.

The DCA Account Employer Contribution will continue in 2015 for Executive branch state agency employees who are M/C or represented by CSEA, PEF, UUP, Council 82, or NYSCOPBA. For Employer Contribution updates, please visit the NYS Flex Spending website at [www.flexspend.ny.gov](http://www.flexspend.ny.gov) or call the toll free telephone number (800) 358-7202.

Employee contributions for the FSA program are deducted biweekly from an employee's pre-tax gross pay and deposited into the appropriate account(s). After eligible services have been received, the employee submits a claim for reimbursement.

Prior to enrolling in the FSA program, employees should carefully plan the amount that they wish to contribute. If employees contribute more funds into the FSA program than eligible expenses during the plan year the remaining balance in the account when the plan year ends will be forfeited. However, if planned properly, you are unlikely to forfeit any of your funds. Participants have until March 31 of the subsequent plan year to submit any eligible expenses incurred during the prior plan year.

The open enrollment period for the 2015 plan year (January 1, 2015 through December 31, 2015) begins October 6, 2014 and ends November 7, 2014. Participants who are currently enrolled in the program must re-enroll to continue benefits in 2015.

To simplify the enrollment process for employees, paperless enrollment is available online at [www.flexspend.ny.gov](http://www.flexspend.ny.gov) or through the toll free telephone number (800) 358-7202. The link to apply on-line will be available at [www.flexspend.ny.gov](http://www.flexspend.ny.gov) when the open enrollment period begins on October 6, 2014.

If you have any questions regarding the NYS Flex Spending Account program, please contact the BSC Benefits Administration Unit at [BSCBenefitsAdmin@ogs.ny.gov](mailto:BSCBenefitsAdmin@ogs.ny.gov) or (518) 457-4272, option 2, option 3.

**Release Date: September 18, 2014**

*For more information visit the BSC website or contact the BSC today!*



# Flex Spending Account

Dependent Care Advantage Account ~ Health Care Spending Account



*One Program ~ Two Benefits*

[www.flexspend.ny.gov](http://www.flexspend.ny.gov)

**Apply Online**  
**Quick • Easy • Secure**  
**Paperless Enrollment**

Save on your out-of-pocket health care expenses when you enroll in the Health Care Spending Account and on your child or dependent care expenses when you enroll in the Dependent Care Advantage Account.



**2015 Open Enrollment Period**  
**October 6 - November 7, 2014**

# What is the FSA?

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 two benefits:

The **Health Care Spending Account (HCSAccount)** currently lets you set aside any amount from \$100 up to \$2,500 for the 2015 tax year to pay for health care expenses that are not reimbursed by your health insurance or other benefit plan. However, 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 your family to set aside up to \$5,000 in pre-tax salary for eligible custodial child care, elder care, or disabled dependent care expenses that are necessary for you and your spouse, if you are married, to work.

## Who's eligible to enroll in the HCSAccount and DCAAccount?

Both benefits are open to New York State employees of Executive Branch state agencies, the Legislature, and the Unified Court System. Employees of the Roswell Park Cancer Institute, NYS Energy Research and Development Authority, Liquidation Bureau, and Environmental Facilities Corporation are also eligible to participate. However, employees who wish to enroll in the **HCSAccount** also must:

- be either permanently employed or expect to be employed for the entire calendar year in which they plan to enroll in the HCSAccount (employees who work on a semester or school year basis are also eligible)
- be annual-salaried
- work at least half-time
- meet the eligibility criteria for enrollment in the New York State Health Insurance Program (NYSHIP) and
- if an Executive Branch employee, be either M/C or represented by CSEA, PEF, UUP, NYSOPBA, Council 82, PBANYS, DC-37, PBA, or NYSPIA.

Casual, seasonal, hourly, per diem, fee-basis, and session employees, as well as retirees, are **not eligible** to enroll in the HCSAccount. Employees of the SUNY Research Foundation and Health Research, Inc. are **not eligible** to enroll in either the HCSAccount or DCAAccount.

## Apply online with our easy paperless application process

It is easy to enroll in the Flex Spending Account. Just submit your application for enrollment in either or both benefits online 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 NYS EMPLID number, which is located on your paystub, to complete your application.

**The deadline for 2015 enrollment is November 7, 2014 and is strictly enforced. Please be sure to enroll by November 7. If you are enrolled for the 2014 plan year, you must re-enroll to continue your benefits in 2015.**

## Health Care Spending Account

### Eligible Expenses

- Breast pumps • Chiropractic care • Contact lenses • Copayments • Crutches • Deductibles • Dental care • Dental implants • Dentures • Diagnostic tests • Eyeglasses • Hearing aids • Infertility services • Lab fees • Laser eye surgery • Orthodontia • Over-the-counter drugs (must be prescribed by a doctor) • Physical therapy • Psychiatric services • Surgery • Travel expenses • Wheelchairs

### Ineligible Expenses

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

## Dependent Care Advantage Account

### Eligible Expenses

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

### Ineligible Expenses

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

## Employer Contribution

Executive Branch state agency employees who are M/C or represented by CSEA, PEF, UUP, Council 82, DC-37, or NYSCOPBA, or are employed by the Legislature are eligible for the DCA Account Employer Contribution. Employees of Roswell Park Cancer Institute, NYS Energy Research and Development Authority, and the Environmental Facilities Corporation are also eligible for the Employer Contribution. Pending conclusion of collective bargaining and ratified contracts, the Employer Contribution may also be available to state employees in other negotiating units, but will not be applied retroactively to the beginning of the plan year.

### The 2015 Plan Year Employer Contribution Rates for Eligible Employees are:

If Your Salary Is...	The Employer Contribution Is...
Under \$30,000	\$800
\$30,001 - \$40,000	\$700
\$40,001 - \$50,000	\$600
\$50,001 - \$60,000	\$500
\$60,001 - \$70,000	\$400
Over \$70,000	\$300

### What's the catch? Use it or lose it!

The key is to estimate your expenses carefully. According to IRS regulations, if you overestimate your costs you will lose any money that remains in your account at the end of the calendar year.

**I want to save money on my health care or dependent care expenses and I think this program can help me. Where can I get more information?**

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 2015 Flex Spending Account enrollment book. You can also call the FSA Hotline at 1-800-358-7202 for more information, where customer service representatives are ready to assist you. Or, you can email us at [fsa@goer.ny.gov](mailto:fsa@goer.ny.gov).

## **Enrollment Deadline—November 7, 2014**

### **Fast, easy paperless enrollment**

#### **The Flex Spending Account is free and easy to use**

- Simple, Paperless Application Process
- Online Access to Your Account
- Toll-Free FSA Hotline
- Online Tax Calculators
- 24-Hour Interactive Voice Response Service
- Toll-Free Fax Line for Claims
- Secure Online Claims Submission
- Direct Deposit Option
- No Fees

[www.flexspend.ny.gov](http://www.flexspend.ny.gov)

**FSA Hotline 1-800-358-7202**

[fsa@goer.ny.gov](mailto:fsa@goer.ny.gov)



**New York State Governor's Office of Employee Relations**

**Andrew M. Cuomo, Governor**

The Flex Spending Account is sponsored by the Work-Life Services Advisory Board and the Joint Labor-Management Committees on Health Benefits, the Governor's Office of Employee Relations, the Civil Service Employees Association, Public Employees Federation, United University Professions, NYS Correctional Officers & Police Benevolent Association, Inc., Council 82, District Council 37, Police Benevolent Association, New York Police Investigators Association, Police Benevolent Association of New York State, Inc., and the Graduate Student Employees Union.

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