

# Flex Spending Account

Dependent Care  
Advantage Account

Health Care  
Spending Account

Adoption  
Advantage Account



2020 Open Enrollment Period

October 7 -  
November 8, 2019

[www.flexspend.ny.gov](http://www.flexspend.ny.gov)  
800-358-7202



# 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 from three different benefits:

The **Health Care Spending Account (HCSA)** currently lets you set aside any amount from \$100 up to \$2,700 for the 2020 plan 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 HCSA.

The **Dependent Care Advantage Account (DCAA)** 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.

The **Adoption Advantage Account** lets you pay for expenses related to the adoption of an eligible child with pre-tax dollars.

## Who's eligible to enroll in the FSA?

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

- be either permanently employed or expect to be employed for the entire calendar year in which they plan to enroll in the HCSA (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 HCSA.

The Adoption Advantage Account is open to employees of Executive Branch state agencies, the State University of New York, or Roswell Park Cancer Institute who are designated M/C or represented by CSEA, UUP, NYSOPBA, DC-37, PBA-Troopers, and PBA-Supervisors.

## Apply online with our easy paperless application process

It is easy to enroll in the Flex Spending Account. Just submit your application for enrollment online at [www.flexspend.ny.gov](http://www.flexspend.ny.gov) or 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 2020 enrollment is November 8, 2019 at 10:00 p.m. ET and is strictly enforced. 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.**

# Health Care Spending Account

## Some 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

## Some 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

# Adoption Advantage Account

## Some Eligible Expenses

Home study and application fees • Reasonable and necessary legal adoption fees • Court costs • Attorney fees • Agency fees • Medical services associated with a child with special needs • Travel and lodging fees • Other expenses which are directly related to a legal adoption

# Dependent Care Advantage Account

## Some 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 • Sports day camp

## Some 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

The DCAA employer contribution will be available in 2020 for unions that participate in the employer contribution. The following employees are currently eligible for the employer contribution:

- Employees of Executive Branch state agencies, Roswell Park Cancer Institute, or State University of New York who are designated M/C or represented by CSEA, PEF, UUP, NYSCOPBA, GSEU, or DC-37
- Employees of the Unified Court System, except those designated unrepresented (Negotiating Unit #88).
- Employees of the Legislature, NYSERDA, or EFC

The employer contribution may be available to state employees in other bargaining units for the 2020 plan year pending conclusion of negotiations and ratified contracts. Based on salary, the employer contribution may provide up to \$800 for eligible employees who enroll in the DCAA. For employer contribution updates, please visit the FSA website at [www.flexspend.ny.gov](http://www.flexspend.ny.gov) or call 1-800-358-7202.

## The 2020 Plan Year Employer Contribution Rates 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
GSEU Employees only (regardless of salary)	\$600

## 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, dependent care, or adoption 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 2020 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 8, 2019

## 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
- Direct Deposit Option
- Toll-Free Fax Line for Claims
- Secure Online Claims Submission
- Debit Card for HCSA Expenses
- 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.