



New York State Correctional Officers & Police Benevolent Association, Inc.

102 Hackett Boulevard - Albany, NY 12209
(518) 427-1551 www.nyscopba.org nyscopba@nyscopba.org



TO: NYSCOPBA Chief Sector Stewards

FROM: Sharon Smith, Health Benefits Specialist

DATE: September 25, 2018

RE: 2019 Health Care Spending Account and Dependent Care
Advantage Account Open Enrollment

Please inform your membership that anyone interested in the Health Care Spending Account and/or Dependent Care Advantage Account for 2019 must sign up during the open enrollment period which runs October 9th through November 9th, 2018 (no exceptions). Informational flyers will be distributed to members with their September 27th paycheck (Institution) or October 3rd paycheck (Administration).

The Health Care Spending Account is a way for members to save money by allowing them to pay for certain health insurance expenses and copays with pre-tax dollars. The maximum contribution limit for 2019 is \$2,650. (The maximum contribution may be subject to change since it is indexed to inflation; but as of this date, the State is still awaiting for guidance from the federal government regarding changes to the 2019 maximum.)

The Dependent Care Advantage Account helps employee families with costs associated with child care, elder care or disabled dependent care while at work, again through pre-tax dollars (\$5,000 maximum contribution). **Be advised that due to the expiration of your collective bargaining agreement, the Employer Contribution will not be available for 2019 (future availability will depend on the outcome of NYSCOPBA's negotiations with the State for a successor agreement).**

Members can get detailed information about both benefits, request an enrollment book online or enroll online at www.flexspend.ny.gov. They can also get benefit information by email at fsa@goer.ny.gov or by telephone at 1-800-358-7202.

Any assistance in passing this information on to your membership and posting the attachment is appreciated.

SS
Attachment

cc: NYSCOPBA Executive Board
NYSCOPBA Jt. Committee on Health Benefits

Flex Spending Account | One Program Two Benefits

Dependent Care Advantage Account
Health Care Spending Account



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.

2019 Open Enrollment Period
October 9 - November 9, 2018



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 either or both benefits:

The **Health Care Spending Account (HCSAccount)** currently lets you set aside any amount from \$100 up to \$2,650 for the 2019 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, New York 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, NYSCOPBA, 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. 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 2019 enrollment is November 9, 2018 and is strictly enforced. Please be sure to enroll by November 9. If you are enrolled for the 2018 plan year, you must re-enroll to continue your benefits in 2019.

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

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 DCAAccount Employer Contribution will continue in 2019 for unions that participate in the program and have ratified contracts with the State. The following employees are currently eligible for the Employer Contribution:

- Executive Branch state agency employees who are M/C or represented by CSEA, PEF, UUP, GSEU, or DC-37
- Employees of the Legislature, NYSERDA, or EFC
- Employees of Roswell Park Cancer Institute who are M/C or represented by CSEA or PEF

The Employer Contribution may be available to state employees in other bargaining units for the 2019 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 DCAAccount. For Employer Contribution updates please visit the FSA website at www.flexspend.ny.gov or call **1-800-358-7202**.

The 2019 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 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 to view program details online or to order the 2019 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.

Enrollment Deadline—November 9, 2018

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
- Toll-Free Fax Line for Claims
- Secure Online Claims Submission
- Direct Deposit Option
- No Fees

www.flexspend.ny.gov

FSA Hotline 1-800-358-7202

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.