Make Your Money Go Further in 2027!

FLEXIBLE SPENDING ACCOUNT (FSA) 2027 OPEN ENROLLMENT

Health Care. Prescriptions. Child Care. Everyday Expenses Add Up!

Why pay for eligible expenses entirely with after-tax dollars when you could save with a Flexible Spending Account (FSA)? An FSA lets you set aside money from your paycheck **before taxes** to help pay for eligible health care and dependent care expenses.

Open Enrollment Nov. 2-20

Don't Miss Out! You Must Re-Enroll EVERY Year.

Even if you have an FSA today, you must make a new election to participate in 2027. Your current enrollment will not automatically renew.

READY TO SAVE? Enroll by Friday, November 20!

➔ cambridgema.gov/openenrollment

Two Ways to Save.

Choose One or Both!

HEALTH CARE FSA

Set Aside Up to $3,400 for 2027*

Make your health care dollars go further! Use pretax money for eligible expenses, including:

- Medical deductibles and copayments
- Prescription medications and eligible
- GLP-1 expenses
- Dental care and treatments
- Vision expenses, including eyeglasses and contact lenses

DEPENDENT CARE FSA

Set Aside Up to $7,500 for 2027

Make caring for your loved ones a little more affordable! Use pretax dollars for eligible dependent care expenses, including:

- Daycare and preschool
- Before- and after-school programs
- Summer day camps
- Eligible adult dependent care

Plan Ahead. Save More. Keep More!

Your FSA Contributions Are Pretax!

Choose how much to contribute during open enrollment. Your elected amount will be deducted from your paychecks throughout 2027, helping you save on eligible expenses while reducing your taxable income.

A Friendly Reminder About Your FSA

- **Choose your amount carefully.** Up to $680* in unused Health Care FSA funds may carry over to the following year. Amounts exceeding the permitted carryover may be forfeited.

** The Health Care FSA contribution and carryover amounts shown are pending confirmation of the applicable 2027 IRS limits.*

CITY OF CAMBRIDGE

CAMBRIDGE PUBLIC SCHOOLS

Ready to Save?

Let's Get You Enrolled!

Getting Started is Easy!

Enrollment is open November 2-20, 2026.

1. **GET STARTED:** Visit **cambridgema.gov/openenrollment** starting Nov. 2.
2. **ACCESS THE ENROLLMENT PORTAL:** Select the Flexible Spending Enrollment Portal.
3. **MAKE YOUR CHOICES:** Choose your Health Care FSA, Dependent Care FSA, or both, and select your contribution amounts for 2027.
4. **REVIEW AND SUBMIT:** Confirm your elections and submit your enrollment **no later than Fri., Nov. 20, 2026.**

Scan. Explore. Enroll!

Remember: You must enroll again to participate in 2027, even if you already have an FSA!

Plan Ahead for 2027!

Important Plan Updates to Consider

A BENEFIT UPDATE! Life Insurance

- Beginning January 1, 2027, basic life insurance coverage will **double to $10,000!**
- Your monthly employee contribution will increase from $2.00 to $3.83.
- No action is needed during open enrollment unless you wish to cancel coverage. However, we encourage you to review and update your beneficiaries as needed.

Two upcoming changes to City health plans may affect how much you want to contribute to your Health Care FSA. These changes begin **April 1, 2027**, with health plan enrollment taking place in February.

NEW! A Lower-Premium Health Plan Option

A new health plan option will offer lower monthly premiums with an annual deductible of:

- **$400** for individual coverage
- **$800** for family coverage

Your current health plan options will remain available.

FSA Savings Tip: *Eligible health plan deductibles can be paid using pretax Health Care FSA dollars.*

A CHANGE! GLP-1 Coverage for Weight Loss

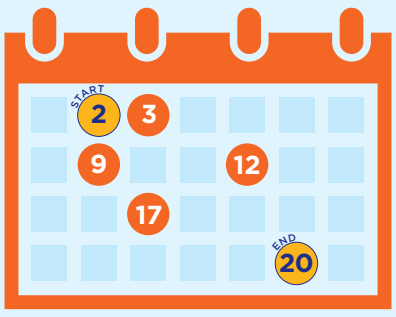
GLP-1 medications prescribed for weight loss will transition to a direct-purchase program rather than being covered through City health plans. The City will contribute up to **$250 per month** toward eligible costs, with employee expenses estimated at $0–$199 per month. GLP-1 medications prescribed for diabetes will not be affected by this change.

FSA Savings Tip: *If your monthly cost is $99–$199, that could mean approximately $900–$1,800 in expenses between April and December 2027. Consider these potential costs when choosing your FSA contribution, subject to FSA eligibility rules.*

Questions?

We've Got Answers!

Want to learn more about your FSA options or need help enrolling? Join us for an information session!



Virtual Info Sessions

Tuesday, November 3 | 1:30PM
Monday, November 9 | 4:30PM
Scan QR code to log in →

Nov. 3

In-Person Info Session

Thursday, November 12 | 10AM
City Hall, 2nd Floor, Sullivan Chamber

Drop-In Virtual Q&A

Tuesday, November 17 | 1:30–3PM
Scan QR code to log in →

Nov. 9

Nov. 17

We're Here to Help!

Have questions about your benefits or need enrollment assistance? Our Benefits teams are happy to help!

- **City Employees:** benefits@cambridgema.gov | 617.349.1770
- **CPS Employees:** benefits@cpsd.us | 617.349.6440

DON'T WAIT: ENROLL BY NOVEMBER 20, 2026! MAKE YOUR MONEY GO FURTHER IN 2027!

Learn More & Enroll: cambridgema.gov/openenrollment