

Sign up **NOW**  
for the  
**2026**  
Plan Year!

# Flexible Spending Benefits City of Cambridge

## 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; alternative health therapies (e.g. chiropractic, acupuncture); mental health services, and **MORE!**

**Max. Annual Health Care Election: \$3,400**

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

**Benefit Cards.** New Health Care FSA enrollees will receive **2 cards** that can be used at most medical facilities, dental offices, optical shops, and pharmacies to pay for eligible expenses. **Keep your cards!** They will reload each plan year that you enroll.

**Rollover Option.** Health Care FSA balances—**up to \$680**—can roll over to the next plan year as long as you re-enroll for that new plan year. Funds roll over after the prior plan year's 90-day claim submission period has closed. (Note: Max. rollover for the 2025 plan year is **\$660**; re-enrollment 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 eligible dependents (as defined by the IRS) under age 13, elderly dependents, and dependents with special needs. Eligible expenses include day care, pre-school, before/after school care, day camp, elder day care. *Claim-based reimbursement plan (no benefit card); participants must submit claim(s) each plan year; claims paid 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

**Track Your Account and File Claims 24/7!** Log in to your **employee portal** via our website ([www.CPA125.com](http://www.CPA125.com)), or use our **app: CPA Flex Mobile**.

Enroll by **11/21/2025**  
for the  
**1/1/2026 – 12/31/2026**  
Plan Year\*\*\*

**ALL BENEFITS-ELIGIBLE  
EMPLOYEES CAN NOW  
ENROLL ONLINE!**

**Re-enrollment is not automatic!**

**TO ENROLL FOR THE 2025  
PLAN YEAR:**

Go to [cpaemployee.lh1ondemand.com](http://cpaemployee.lh1ondemand.com)

- 1) Enter your username and password on the left side of the log-in page then click **Next**.

*First-time log in:* Your username and temporary password is your first initial, last name and last 4 digits of your SSN in all lower-case, and no spaces (example: *jsmith1234*). You will then set up your security questions & create a new password.

- 2) Click the **Enroll/Re-enroll** button near the top of your homepage and follow the steps until you get to the end of the process, then click **Submit**. We recommend printing or saving your enrollment confirmation.

- ▶ If prefer to complete a paper enrollment form, contact your Human Resources office for it.

### **Helpful Hints:**

- The Enroll/Re-enroll process is easier to navigate on a computer than phone.
- The Enroll/Re-enroll function is **not** available on the CPA app.

\* 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.

\*\*\* Cafeteria Plan Advisors 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.