

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 2011 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.state.ny.us.

Enrollment Deadline—NOVEMBER 15, 2010

Fast, easy paperless enrollment

The Flex Spending Account is free and easy to use

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

www.flexspend.ny.gov
FSA Hotline 1-800-358-7202
fsa@goer.state.ny.us



New York State Governor's Office of Employee Relations

David A. Paterson, Governor
Gary Johnson, Director

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 State Police Investigators Association, and the Graduate Student Employees Union.

Balancing work, home, and life.
www.worklife.ny.gov



Flex Spending Account

Dependent Care Advantage Account • Health Care Spending Account

Take full advantage of the FSA and
SAVE HUNDREDS OF DOLLARS

*A state employee benefit
that puts money in your pocket*

Apply Online
Quick • Easy • Secure
Paperless Enrollment

www.flexspend.ny.gov

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.

2011 Open Enrollment Period
September 20 - November 15, 2010

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)** lets you set aside any amount from \$100 up to \$4,000 annually 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 **Dependent Care Advantage Account (DCAAccount)** allows your family to set aside up to \$5,000 in pre-tax salary for eligible 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, ERDA, NYSTAR, Liquidation Bureau, and EFC 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, 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, NYS Thruway Authority, and HRI are **not eligible** to enroll in either the HCSAccount or DCAAccount.

Health Care Spending Account

Eligible Expenses

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 ♦ Non-medically necessary treatment ♦ 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)

Apply online with our easy paperless application process

It is easier than ever to enroll in the Flex Spending Account. Just submit your application for enrollment in either or both programs online at www.flexspend.ny.gov. If you do not have access to the Internet, apply by telephone at 1-800-358-7202.

The deadline for 2011 enrollment is November 15, 2010 and is strictly enforced. Please be sure to enroll by November 15. If you are enrolled for the 2010 plan year, you must re-enroll to continue your benefits in 2011.

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.

Employer Contribution

The Employer Contribution will provide up to \$800 for employees in eligible negotiating units who enroll in the DCAAccount. The Employer Contribution is based on salary and is available to Executive Branch state employees who are M/C or represented by CSEA, PEF, UUP, DC-37, GSEU, or NYSCOPBA, and employees of the Legislature. The 2011 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