Can my spouse and I both enroll?
Yes, if both you and your spouse are state employees and are eligible for the program, you may both enroll. However, keep in mind that the maximum amount your family may contribute to the DCA Account is set by the IRS at $5,000 per year. Both spouses may enroll in the DCA Account, but your combined contributions cannot exceed the $5,000 limit.

For the HCS Account, you and your spouse may each enroll for up to the maximum for the 2019 tax year. Remember that you can each have an account, but claims for expenses may only be charged to one account and cannot be charged to both.

What's the catch? Use it or lose it!
If you overestimate your costs for the year and don’t submit requests for reimbursement, you will lose any money remaining in your account at the end of the calendar year. This is the IRS’s “use it or lose it” rule. The key is to estimate your expenses carefully. You will have an extra three months after the calendar year ends to file your claims, but they must be for services that were received during the calendar year.

In addition, if you enroll in both the HCS Account and the DCA Account, funds can’t be transferred between your two accounts. So, the money in your HCS Account may only be used for health care expenses, and your DCA Account may only pay for dependent care expenses.

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 or to order the Flex Spending Account enrollment book. Or call the FSA Hotline at 1-800-358-7202 for more information. Customer service representatives will answer your questions and send you enrollment information if you think you want to enroll.

The Flex Spending Account is Easy to Use
- Easy, paperless enrollment
- Direct deposit option
- Toll-free fax line for reimbursement claims
- Secure online claims submission
- Online access to account balances
- Online tax calculators

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 of the New York State Troopers, New York Police Investigators Association, Police Benevolent Association of New York State, Inc., and the Graduate Student Employees Union.
**Health Care Spending Account**

How does the Health Care Spending Account work?

If you are eligible to enroll, at present you may contribute any amount from $100 up to $2,650 annually in pre-tax dollars to pay for health care expenses that are not reimbursed by health insurance or other benefit plans. However, only medical necessary expenses can be reimbursed by your HCSCAccount. The maximum contribution may be subject to change annually since it is indexed to inflation.

Who is eligible for the HCSCAccount?

Employees who work for Executive Branch state agencies, the Legislature, the Unified Court System, Roswell Park Cancer Institute, NYS Energy Research and Development Authority, New York Liquidation Bureau, and Environmental Facilities Corporation are eligible to participate if they are permanently employed or expected to be on the payroll for the entire calendar year in which they plan to enroll in the HCSCAccount. However, employees who work on a semesters or school year basis are also eligible. In addition, employees must:

- be annual- or bi-annually paid;
- work at least half-time;
- meet the eligibility criteria for enrollment in the New York State Health Insurance Pool (NSHIP) and
- if an Executive Branch employee, be either M/C or represented by CSEA, PEU, UUP, NYSCOPBA, Council 82, PBANS, DC-37, PBA, or NYSPIA.

Caregivers, seasonal, hourly, per diem, and fee-base employees, retirees, non-New York State employees, and employees of the SUNY Research Foundation and Health Research, Inc. are not eligible to participate.

How do I enroll in the HCSCAccount?

It’s easy. Just estimate what your out-of-pocket expenses will be for the calendar year in which you plan to enroll. Based on your estimate, decide how much you want to contribute to your HCSCAccount. Your estimate could include:

- copayments for prescriptions, office visits, and laboratory costs;
- deductibles and out-of-pocket fees paid to non-participating providers;
- dental, vision, and hearing costs that exceed your insurance amounts; and
- medical services and expenses not covered by insurance.

During the Open Enrollment Period

Apply for enrollment on the Flex Spending Account website at www.flexspend.ny.gov or phone in your application by calling 1-800-358-7202 by the end of the enrollment period. The amount you want to contribute will be deducted from a maximum of 24 paychecks during the calendar year. You must re-enroll each year during the open enrollment period to continue your benefits for the next plan year.

During the Plan Year

You may also enroll or change your annual election after the plan year has begun if you experience a change in status (CIS) event. If you are a new employee, you can join by submitting a CIS application during the open enrollment period. Your eligibility period will start on your 61st consecutive calendar day of employment. Deductions will start as soon as possible after your eligibility period begins.

**Dependent Care Advantage Account**

How does the Dependent Care Advantage Account work?

If you are paying a caregiver to care for your child, elderly parent, or disabled spouse in order to work, you can set aside up to $5,000 per year in pre-tax salary through payroll deduction to help pay for those expenses. After caregiving services are provided, simply submit a reimbursement request form for your eligible expenses and you will be reimbursed from your DCAAccount.

Who is eligible for the DCAAccount?

Employees who work for Executive Branch state agencies, the Legislature, and the Unified Court System are eligible to participate in the DCAAccount. Part-time employees are eligible as long as their employment is in pre-tax salary units for their DCAAccount work. Employees of NYS Energy Research and Development Authority, Environmental Facilities Corporation, New York Liquidation Bureau, and Roswell Parker Cancer Institute are also eligible to participate. Non-New York State employees and employees of the SUNY Research Foundation and Health Research, Inc. are not eligible to participate.

**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, PEU, UUP, GSEU, or DC-37;
- Employees of NYSERDA, or SED;
- Employees of Roswell Parker Cancer Institute who are M/C or represented by CSEA or PEU;
- Employees of NYS Energy Research and Development Authority;
- Employees who work for Executive Branch state agencies, the Legislature, and the Unified Court System are eligible to participate in the DCAAccount.

The Employer Contribution may be available to state employees in other salary 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:

<table>
<thead>
<tr>
<th>If Your Salary is:</th>
<th>The Employer Contribution is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $30,000</td>
<td>$800</td>
</tr>
<tr>
<td>$30,001 - $40,000</td>
<td>$700</td>
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<tr>
<td>$40,001 - $50,000</td>
<td>$600</td>
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<td>$50,001 - $60,000</td>
<td>$500</td>
</tr>
<tr>
<td>$60,001 - $70,000</td>
<td>$400</td>
</tr>
<tr>
<td>Over $70,000</td>
<td>$300</td>
</tr>
</tbody>
</table>

GSEU contributions only (regardless of salary)

How do I enroll in the DCAAccount?

You have until the end of the open enrollment period, which is held annually each fall. Estimate your dependent care expenses for the calendar year and decide how much of your salary you want to set aside in order to cover those expenses. During the open enrollment period, you can enroll online at www.flexspend.ny.gov or call 1-800-358-7202. Just be sure to submit your application before the end of the open enrollment period.

If you experience an eligible change in status (CIS) after open enrollment ends, submit a change in status within 60 days of the change in status event.

What expenses can I pay through my DCAAccount?

Here is a list of some eligible expenses:

- Adult daycare
- Au pair
- Babysitter
- Before/after school programs
- Child care center
- Family daycare provider
- Home aide
- Housekeeper or cook
- Nursery school
- Pre-school programs
- Summer day camp
- Sports day camp

How do I get the money from my DCAAccount when I need it?

After you receive dependent care services, just fill out a reimbursement request form, attach a copy of the receipt from your provider, and mail or fax the form to the Flexspend RFD-8 fax number on the bottom of the form. You can submit your claims online through the FSA administrator’s website. The FSA administrator will either send you a check or electronically deposit the money to your bank account.