



CAFETERIA PLAN ADVISORS
An Alera Group Company
120 Longwater Drive, Suite 102
Norwell, MA 02061
Tel.: 781-848-9848

Authorization for Pre-Tax Payroll Reduction

Open Enrollment Deadline November 21, 2025

*** Late Enrollments not Accepted. ***

INSTRUCTIONS: New Enrollees: Complete & return form via **e-mail** (info@cpa125.com), or **fax** (781-848-8477).

If Already in Plan: Re-enrollment is NOT automatic! Enroll online via your account portal, go to cpaemployee.lh1ondemand.com--not the app. Log in on the left side of the screen

★ * The FSA admin. fee for 2026 is being paid by the City*

1 Personal Information:

Participant Name: _____

Employer: **City of Boston**

Mailing Address: _____

Plan Year: **1/1/2026 to 12/31/2026**
(plus 75-day Grace Period for Health Care FSA)

City/Town, State, ZIP: _____

SSN: _____

DOB: _____

E-Mail: _____

Daytime Phone: _____

☐ personal
☐ work

2 Employment/Payroll Information:

I am a (check one): ☐ City employee ☐ School employee

Employee id #: _____

I am paid (check one): ☐ Weekly (52) ☐ Bi-Weekly (26)

Dept./Location: _____

Note: All School employees will be considered Bi-weekly (21)

3 Flexible Spending Account (FSA) Benefit Selections:

☐ **HEALTH CARE Election:** \$_____ for the plan year
for employee, legal spouse, and eligible dependents' qualified medical, dental, and vision expenses.

Annual Max. Election: \$3,400

Benefit card included. Note: You are NOT ELIGIBLE for this plan if you or your spouse contribute to a Health Savings Account ("HSA").

☐ **DEPENDENT CARE Election:** \$_____ for the plan year
for qualified childcare of dependents under age 13 and dependents with special needs (e.g., elder day care).

Annual Max. Election: \$7,500 per family.

Claim-based reimbursement plan. Must submit claim(s) each plan to receive accrued funds.

☐ **TRANSIT Election:** \$_____ for the plan year for the participant's mass-transit expenses to commute to/from work.

Annual Max. Election: \$4,080 (\$340 monthly max.)

Claim-based reimbursement plan. Spouse/dependent expenses are not eligible. Not for tolls, taxis, car/ride-hail services (except vanpool); not for employees who buy Charlie Cards through the City.

☐ **PARKING Election:** \$_____ for the plan year for parking expenses at the participant's place of work or mass-transit lot.

Annual Max. Election: \$4,080 (\$340 monthly max.)

Claim-based reimbursement plan (no benefit card); participants must submit claims for qualified expenses to receive accrued funds. NOT for residential or non-workplace/non-transit parking, or for a spouse/dependent's parking expenses. NOT for those with a paid parking benefit thru the City.

4 See open enrollment flyer for more FSA plan info. NOTE: For Transit & Parking plans, federal & Mass. laws allow up to \$340/mo. to be pre-tax.

5 Certification. I hereby authorize a salary reduction agreement for the amount(s) shown above and understand that:

- Cafeteria Plan Advisors, An Alera Group Company, will hold these funds until eligible expenses are incurred and a claim is submitted. FSA expenses must be consistent with allowable deductions under Internal Revenue Service (IRS) Publication 969, and funds may be forfeited in accordance with the same publication if eligible balance isn't incurred and/or submitted for reimbursement by plan year deadline.
- All claims for the Plan Year must be submitted within ninety (90) days of the end of the Plan Year.
- This election cannot be revoked or changed** during the plan year unless the participant experiences a qualifying event as defined by the IRS. **Current participants must enroll each plan year; re-enrollment is not automatic.**
- Health Care FSA cards**, if offered through your employer's plan, **will reload** at the start of each plan year when you re-enroll; keep until they expire.
- Additional certification for Dependent Care Plan Participants: I understand that the Dependent Care Reimbursement Plan Guidelines can be found at www.cpa125.com and I qualify to participate in the FSA Dependent Care plan. I agree to notify the plan administrator in writing within 30 days should I experience a change in need or no longer meet the IRS's eligibility criteria. Dependents must qualify under regulations set forth in IRC sections 152 and 129.
- Tax advice:** It is suggested you consult with a tax advisor to determine your tax savings and/or limits on tax deductions.

➤ Signature: _____

Date: _____

A system-generated e-mail confirmation will be sent once your enrollment is processed.