Cafeteria Plan Advisors, Inc.
420 Washington St. Suite 100
Braintree, MA 02184
Phone 781.848.9848
www.CPA125.com
Fax 781.848.8477

AUTHORIZATION FOR PRE-TAX PAYROLL REDUCTION

Form must be returned to your Cafeteria Plan Advisors by: 4/18/2019
Current participants can enroll online.
Go to www.cpa125.com and click on Employee Online Access.

Name: ***Employer:*** TOWN OF CONCORD

Mailing Address: ***Plan Year:*** 6/1/2019 – 5/31/2020

City, ST, Zip: ***SSN:*** ***DOB:***

E-Mail: ***Phone:***

Payroll Information I am paid: Bi-Weekly 24: ☐ Bi-Weekly 19: ☐

Town Employee: ☐ Public School Employee: ☐ Concord Carlisle High School Employee: ☐

☐ FSA Dependent/ Day Care Account

I elect to contribute $ _____ for the Plan Year.
($5,000 maximum)

Confirm eligibility criteria prior to enrolling.
Claim can be filed online

☐ FSA Health Care Account

I elect to contribute $ _____ for the Plan Year.
($2,700 maximum)

FSA Debit Card included.
If you or your spouse are 'contributing' to a Health Savings Account (HSA), you are NOT ELIGIBLE for the FSA Health Care Account but may enroll in the Limited Purpose FSA*
$500 Roll Over option in effect for this plan year for available balance

☐ Limited Purpose FSA Health Care Account

for employees contributing to a Health Savings Account
(for non-cosmetic Dental & Vision Only)

I elect to contribute $ _____ for the Plan Year.
($2,700 maximum)

FSA Administrative Fee: $3.00 per-pay period of $2.50 if Dependent Care only

Direct Deposit Information (Required if not on file with Cafeteria Plan Advisors, Inc.)
I hereby authorize Cafeteria Plan Advisors, Inc. to deposit my claim reimbursements directly to my bank. I also authorize drafts to adjust any over deposits that were credited to my account in error. I will contact Cafeteria Plan Advisors, Inc. immediately with any bank information changes.

Name of Bank: ☐ **Checking** ☐ **Savings**

Routing Number (9 digits): **Account Number:**

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

- Cafeteria Plan Advisors, Inc. will hold these funds until eligible expenses are incurred and a claim is submitted. Funds may be forfeited in accordance with IRS Publication 969 if eligible expenses are not submitted for reimbursement by plan year deadline or purchased utilizing the provided debit card (if applicable). If terminated, expenses may be incurred through termination date.
- Dependents must qualify under regulations set forth in IRC sections 152 and 129.
- Expenses generally must be consistent with allowable medical deductions under IRS Publication 969.
- This election cannot be revoked or changed during the plan year without a qualifying event as defined by the IRS.
- **Participants must re-enroll each plan year. Renewal is not automatic. Rollover will not roll unless you re-enroll.**
- **Dependent Care Plan Participants only**: I, the undersigned, certify that I have read the Dependent Care Reimbursement Plan Guidelines (www.cpa125.com) and meet all requirements necessary to participate in the FSA Dependent Care plan. The undersigned agrees to notify the plan administrator in writing within 30 days should the undersigned no longer meet eligibility as mandated by the IRS. Dependents must qualify under IRC section 152.

Signature: **Date:**