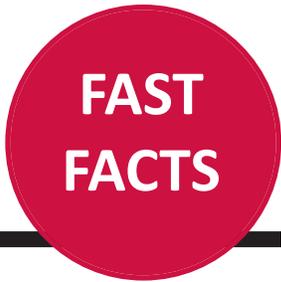


Flex Spending Accounts

Health Care Spending Account
Dependent Care Advantage Account
Adoption Advantage Account
NYS-Ride



The Flex Spending Account (FSA) is a negotiated program that helps NY state employees save money on their taxes. The program offers four benefits—the **Health Care Spending Account (HCSAccount)**, the **Dependent Care Advantage Account (DCAAccount)**, the **Adoption Advantage Account** and **NYS-Ride**—that allow you to pay for your health care, dependent care, adoption expenses and transportation costs with pre-tax dollars.

The **HCSAccount** lets you set aside any amount from \$100 up to \$2,650 (amount may vary based on tax year) 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 **DCAAccount** lets you set aside up to \$5,000 in pre-tax salary for eligible custodial child care, elder care or disabled dependent care expenses that are necessary for you and your spouse, if you are married, to work. There is also a negotiated Employer Contribution (see chart, below right).

The **Adoption Advantage Account** lets you set aside up to \$14,080 (amount may vary based on tax year) on a pre-tax basis to pay qualified expenses, including home study and applications fees, reasonable and necessary legal adoption fees, court costs, attorney fees, medical services and counseling, travel and lodging fees, and other expenses directly related to the legal adoption of an eligible child as defined by IRS guidelines.

NYS-Ride lets you pay for certain work-related transportation expenses on a pre-tax basis. Your public transportation fare media (such as bus, subway and vanpool passes, and fare cards) will be mailed to your home by transit authorities or put on a commuter card provided by the plan administrator. There is a pre-tax transit limit determined by the IRS each fall (in 2019, it was \$265 per month).

Eligibility requirements specific to the **HCSAccount**:

You must ...

- ◆ be permanently employed or expected to be on the payroll for the entire calendar year in which you plan to enroll. However, employees who work on a semester or school year basis are also eligible;
- ◆ receive regular bi-weekly paychecks;
- ◆ meet the eligibility criteria for enrollment in the New York State Health Insurance Program (NYSHIP); and
- ◆ be represented by UUP.

DCAAccount benefits available to UUP-represented employees:

The negotiated Employer Contribution 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

Go to www.flexspend.ny.gov for more information or to obtain enrollment forms.



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