2021 Open Enrollment Period

November 2 - November 30, 2020

goer.ny.gov/FSA
800-358-7202







Flex Spending Account

Dependent Care Advantage Account	Health Care Spending Account	Adoption Advantage Account

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 from three different benefits:

The **Health Care Spending Account (HCSA)** lets you set aside any amount from $100 up to $2,750 for the 2021 plan 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 HCSA.

The **Dependent Care Advantage Account (DCAA)** allows your family to 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.

The **Adoption Advantage Account** lets you pay for expenses related to the adoption of an eligible child with pre-tax dollars.

Who's eligible to enroll in the FSA?

The HCSA and DCAA are open to New York State employees of Executive Branch state agencies, the State University of New York, the Legislature, and the Unified Court System. Employees of the Roswell Park Cancer Institute, NYS Energy Research and Development Authority, New York Liquidation Bureau, and Environmental Facilities Corporation are also eligible to participate. However, employees who wish to enroll in the **HCSA** also must:

- Be either permanently employed or expect to be employed for the entire calendar year in which they plan to enroll in the HCSA (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, PBANYS, 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 HCSA.

The Adoption Advantage Account is open to employees of Executive Branch state agencies, the State University of New York, or Roswell Park Cancer Institute who are designated M/C or represented by CSEA, UUP, NYSCOPBA, DC-37, PBA-Troopers, and PBA-Supervisors.

Apply online with our easy paperless application process

It is easy to enroll in the Flex Spending Account. Just submit your application for enrollment online at ***goer.ny.gov/FSA*** or by telephone at **1-800-358-7202**. You will need your NYS EMPLID number, which is located on your paystub, to complete your application.

The deadline for 2021 enrollment is November 30, 2020 at 10:00 p.m. ET and is strictly enforced. Please be sure to enroll by November 30. If you are enrolled for the 2020 plan year, you must re-enroll to continue your benefits in 2021.

Health Care Spending Account

Some Eligible Expenses

Breast pumps • Chiropractic care • Contact lenses • Copayments • Crutches • Deductibles • Dental care • Dental implants • Dentures • Diagnostic tests • Eyeglasses • Hearing aids • Infertility services • Lab fees • Laser eye surgery • Menstrual care products • Orthodontia • Over-the-counter drugs and supplies • Physical therapy • Psychiatric services • Surgery • Travel expenses • Wheelchairs

Some 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 • Meal replacements • Non-medically necessary treatment • Pilates • Teeth whitening/bonding •Tennis and sports lessons • Yoga

Adoption Advantage Account

Some Eligible Expenses

Home study and application fees • Reasonable and necessary legal adoption fees • Court costs • Attorney fees • Agency fees • Medical services associated with a child with special needs • Travel and lodging fees • Other expenses that are directly related to a legal adoption

Dependent Care Advantage Account

Some 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 • Sports day camp

Some 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)

Employer Contribution

The DCAA employer contribution will be available in 2021 for unions that have agreements to participate in the employer contribution program. The following employees are currently eligible for the employer contribution:

- Employees of Executive Branch state agencies, Roswell Park Cancer Institute, or State University of New York who are designated M/C or represented by CSEA, UUP, NYSCOPBA, GSEU, or DC-37
- Employees of the Unified Court System, except those designated unrepresented (Negotiating Unit #88).
- Employees of the Legislature, NYSERDA, or EFC

The employer contribution may be available to state employees in other bargaining units for the 2021 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 DCAA. For employer contribution updates, please visit the FSA website at ***goer.ny.gov/FSA*** or call **1-800-358-7202**.

The 2021 Plan Year 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
GSEU Employees only (regardless of salary)	$600

Plan your contribution amount carefully

It's important 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.

I want to save money on my health care, dependent care, or adoption expenses and I think this program can help me. Where can I get more information?

Visit the Flex Spending Account website at ***goer.ny.gov/FSA*** to view program details online or to order the 2021 Flex Spending Account enrollment book. You can also call the FSA Hotline at **800-358-7202** for more information, where customer service representatives are ready to assist you. Or, you can email us at **fsa@goer.ny.gov**.

Enrollment Deadline — November 30, 2020

The Flex Spending Account is free and easy to use

- Online Application Process
- Online Access to Your Account
- Toll-Free FSA Hotline
- Online Tax Calculators
- Direct Deposit Option
- Mobile App to Access Account and Submit Claims
- Secure Online Claims Submission
- Debit Card for HCSA Expenses
- Toll-Free Fax Line for Claims
- No Fees

goer.ny.gov/FSA

FSA Hotline 800-358-7202

fsa@goer.ny.gov

New York State Governor's Office of Employee Relations

Governor Kathy Hochul

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 Police Investigators Association, Police Benevolent Association of New York State, Inc., and the Graduate Student Employees Union.

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