

# 2025

## FLEX SPENDING ACCOUNT OPEN ENROLLMENT PERIOD

November 1 – December 9, 2024



### WHAT IS THE FLEX SPENDING ACCOUNT?

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 pre-tax dollars to pay for health care expenses that are not reimbursed by your health insurance or other benefit plan.

The **Dependent Care Advantage Account (DCAA)** allows your family to set aside pre-tax dollars for eligible custodial child care, elder care, or disabled dependent care expenses.

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 Comprehensive Cancer Center, NYS Energy Research and Development Authority, New York Liquidation Bureau, and Environmental Facilities Corporation are also eligible to participate. Employees who wish to enroll in the HCSA must also:

- 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)
- 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.

GSEU-represented, casual, seasonal, session, per diem, fee basis employees, and retirees are not eligible to participate in the HCSA.

Employees who work for Executive Branch state agencies, the State University of New York, the Legislature, and the Unified Court System are eligible to participate in the Adoption Advantage Account. Employees of NYS Energy Research and Development Authority (NYSERDA), Environmental Facilities Corporation (EFC), and Roswell Park Comprehensive Cancer Center can also participate.

**ENROLLMENT DEADLINE: DECEMBER 9, 2024 AT 11:59 P.M. ET**

### HOW TO ENROLL



Enroll online at [oer.ny.gov/fsa](https://oer.ny.gov/fsa)

By telephone at **800-358-7202**

By scanning this QR code  
with your smartphone

You will need your NYS EMPLID number, which is located on your paystub, to complete your application. The deadline for 2025 enrollment is December 9, 2024 at 11:59 p.m. ET and is strictly enforced. If you are enrolled for the 2024 plan year, you must re-enroll to continue your benefits in 2025.

#### THE FLEX SPENDING ACCOUNT IS FREE AND EASY TO USE

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

#### WHERE CAN I GET MORE INFORMATION?

- Visit the Flex Spending Account website at [oer.ny.gov/fsa](https://oer.ny.gov/fsa) to view program details online or to order the 2025 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.

**ENROLLMENT DEADLINE: DECEMBER 9, 2024 AT 11:59 P.M. ET**

#### New York State Office of Employee Relations

Governor Kathy Hochul | Director Michael N. Volforte

The Flex Spending Account is sponsored by the Work-Life Services Advisory Board and the Joint Labor-Management Committees on Health Benefits, the 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 (HCSA)

The **Health Care Spending Account (HCSA)** lets you set aside from \$100 up to \$3,300 for the 2025 plan year to pay for health care expenses that are not reimbursed by your health insurance or other benefit plan. Only medically necessary medical, hospital, dental, vision, hearing, and prescription drug expenses for you, your spouse, and your eligible dependents can be reimbursed or paid by your HCSA.

### ELIGIBLE MEDICAL EXPENSES

Acupuncture • Artificial limbs • Bandages & dressings • Birth control, contraceptive devices • Birthing classes/Lamaze • Blood pressure monitor • Chiropractic therapy/adjustments • Contact lenses and solutions • Co-payments • Crutches • Deductibles & co-insurance • Diabetic care & supplies • Eye exams • Eyeglasses, contacts, or safety glasses • First aid kits & supplies • Hearing aids & hearing aid batteries • Heating pad • Incontinence supplies • Infertility treatments • Insulin • Lactation expenses • Laser eye surgery • Legal sterilization • Medical supplies to treat an injury or illness • Menstrual care products • Mileage to and from doctor appointments • Optometrist or ophthalmologist fees • Orthopedic inserts • Personal Protection Equipment (PPE) • Physical exams • Physical therapy • Physician fees & hospital services • Pregnancy tests • Prescription drugs & medications • Psychotherapy & psychiatric services • Sleep apnea services/products • Smoking cessation programs & deterrents • Treatment for alcohol/drug dependency • Vaccinations & flu shots • X-ray fees

### ELIGIBLE DENTAL EXPENSES

Braces and orthodontic services • Cleanings • Crowns • Deductibles, Co-insurance • Dental implants • Dentures, adhesives • Fillings

### ELIGIBLE OTC MEDICINES AND DRUGS

Allergy, cough, cold, flu & sinus medications • Anti-diarrheals, anti-gas medications & digestive aids • Canker/cold sore relievers & lip care • Family planning items • Foot care • Hemorrhoid creams & treatments • Itch relief • Oral care • Pain relievers • Skin care • Sleep aids & stimulants • Stomach & nausea remedies • Wound treatments/washes

## DEPENDENT CARE ADVANTAGE ACCOUNT (DCAA)

The **Dependent Care Advantage Account (DCAA)** allows you to set aside up to \$5,000 in pre-tax dollars for eligible custodial child care, elder care, or disabled dependent care expenses that are necessary while you are at work.

### ELIGIBLE DEPENDENT CARE EXPENSES

Fees for licensed child care or adult care facilities • Before and after school care programs for dependents under age 13 • Amounts paid for services provided in or outside of your home, including babysitters or nursery school • Nanny expenses attributed to dependent care • Nursery school (preschool) fees • Summer day camp • Late pick-up fees

### ELIGIBLE DISABILITY EXPENSES

Automobile equipment and installation costs for a disabled person • Device for lifting a mobility impaired person into an automobile • Braille books/magazines in excess of cost of regular editions • Note-taker for a hearing impaired child in school • Seeing eye dog (buying, training, and maintaining) • Special devices, such as a tape recorder or typewriter for a visually impaired person • Visual alert system in the home or other items such as a special phone required for a hearing impaired person • Wheelchair or autoette (cost of operating/maintaining)

### DCAA EMPLOYER CONTRIBUTION

The DCAA employer contribution will be available in 2025 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 Comprehensive Cancer Center, or State University of New York who are designated M/C or represented by CSEA, PEF, UUP, NYSCOPBA, Council 82, DC-37, PBANYS, or GSEU.
- Employees of the Unified Court System, except those designated unrepresented (Negotiating Unit #88).
- Employees of the Legislature, NYSERDA, or EFC.

### 2025 PLAN YEAR EMPLOYER CONTRIBUTION RATES

| If Your Salary Is...                       | The Employer Contribution Is... |
|--|---------------------------------|
| Under \$30,000                             | \$1,100                         |
| \$30,001 – \$40,000                        | \$1,000                         |
| \$40,001 – \$50,000                        | \$900                           |
| \$50,001 – \$60,000                        | \$800                           |
| \$60,001 – \$70,000                        | \$700                           |
| Over \$70,000                              | \$600                           |
| GSEU Employees only (regardless of salary) | \$900                           |

## ADOPTION ADVANTAGE ACCOUNT

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

### ELIGIBLE ADOPTION 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 directly related to a legal adoption



## HOW YOU BENEFIT

By enrolling in the FSA, you will reduce your taxable income for health and dependent care expenses you already pay for out-of-pocket by paying for these with whole dollars—before federal, state, and social security taxes are taken from your salary. You will also save on your adoption expenses because you will pay lower federal and state (where applicable) taxes due to your pre-tax contributions. **You will realize immediate tax savings in every paycheck!**