



# Flexible Spending Benefits Town of Sudbury

## One of the Few Gifts the IRS Gives!

Discover the benefit that SAVES YOU MONEY. This perk allows you to set aside a portion of your pay—**BEFORE TAXES**—to cover out-of-pocket expenses in these categories:

- ◆ **HEALTH CARE.\*** Eligible expenses & services include: non-cosmetic medical, dental, and vision care services; orthodontics; prescription medications; over-the-counter ‘medicines’ (not vitamins or supplements); prescription eyeglasses, contact lenses, laser eye surgery; mental health services; alternative health therapies (i.e., chiropractic, acupuncture); and **MORE!**

**Max. Annual Health Care Election: \$3,400.**

**Who’s Covered?** You, your legal spouse, and your dependents (as defined by the IRS), including those claimed on your tax return and adult children under age 26.

**Rollover Option.** Unused Health Care FSA balances from the 2026–27 plan year—**up to \$680**—can roll over to the 2027–2028 plan year provided you re-enroll for that next plan year. Eligible funds will roll over in early October 2027, after the plan year’s 90-day claim submission period has closed. **Important note to current participants:** The rollover maximum for the 2025-2026 plan year is \$660; re-enrollment is required for funds to rollover.

**Benefit Cards.** New Health Care FSA enrollees will receive **2 cards** that can be used at most medical facilities, pharmacies, dental offices, and optical shops to pay for eligible expenses. **Keep your cards!** They are reloadable.

**HSA Ineligibility.** If you or your spouse have a Health Savings Account ('HSA'), you are **NOT ELIGIBLE** to participate in the Health Care FSA plan.

- ◆ **DEPENDENT CARE.\*\*** For qualified daycare expenses for dependents (as defined by the IRS) under age 13, elderly dependents, and dependents with special needs. Eligible expenses include daycare, pre-school, before/after school care, day camp, elder daycare. *Claim-based benefit; must submit claims for reimbursement of eligible expenses from accrued funds.*

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

**Track Your Account and File Claims 24/7!** Log in to your **employee portal** via our website [www.getebm.com/spending-accounts](http://www.getebm.com/spending-accounts), or use our **app: CPA Flex**



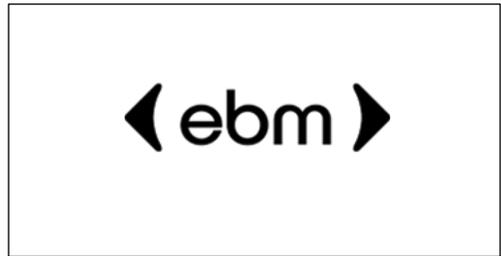
**Enroll by 5/1/2026**  
for the  
**7/1/2026 – 6/30/2027**  
Plan Year\*\*\*

### Already in the FSA Plan?

Re-enrollment is **NOT** automatic!

► **Re-enroll** via your online account portal—*not the mobile app!* Go to [www.getebm.com/spending-accounts](http://www.getebm.com/spending-accounts) and log-in on the LEFT side of the sign-in screen. On your account homepage, click the blue *Enroll/ Re-enroll* button and follow the steps to enroll for the new plan year. Be sure to click *Submit* at the end of the process. (We suggest printing or saving your enrollment confirmation.)

► **New to the FSA Plan?** Complete the “Authorization for Pre-Tax Payroll Reduction” form and send it to **ebm** via e-mail ([cpaclaims@getebm.com](mailto:cpaclaims@getebm.com)) or fax (781-848-8477) by the deadline shown above.



The annual FSA administration fee of \$60 is paid via payroll deduction.

\* Not all Health Care expenses are FSA-eligible, such as: cosmetic procedures or products (e.g. Botox, teeth whitening, veneers, etc.), couples/family counseling, general health/wellness expenses (i.e., toothbrushes, toothpastes, non-prescription sunglasses, gym dues, etc.), and federally non-permissible products. Some healthcare-related expenses, such as medical equipment and some services, may require a physician’s Letter of Medical Necessity in order to be FSA-eligible. Visit <https://fsastore.com/CPAEligibility> for more info. on specific products and services.

\*\* Overnight camp and school tuition for kindergarten and above are not FSA-eligible; day camp is eligible when utilized as a form of childcare in order for the parent(s)/guardian(s) to be able to work; extra-curricular and enrichment programs/activities that aren’t daycare/childcare-based are not eligible; money paid to a childcare provider who doesn’t report it as income on their taxes is not FSA-eligible.

\*\*\* ebm holds flex-spending (FSA) funds until eligible expenses are incurred and claim(s) submitted. Funds may be forfeited in accordance with IRS Publication 969 if eligible expenses are not incurred by the plan year deadline through the use of the provided debit card (if applicable) or claim submission, or the date upon which employment ends, whichever comes first.