



# THE TOWN OF NEW FAIRFIELD

Human Resources Department  
3 Brush Hill Road, New Fairfield, CT 06812  
PH: 203-312-5662 FAX: 203-312-5763  
www.newfairfield.org

April 18, 2023

Dear Town of New Fairfield Employee,

As many of you may know, a Flexible Spending Account (FSA) allows you to place money into a special pretax account. Once set-up and funded, your FSA can be used for eligible health care and dependent care expenses incurred by you and family members during the plan year. FSA's are tax-exempt. This exemption includes Federal and State income taxes plus Social Security (FICA) taxes. Since eligible payments from your FSA account are tax-free, you save 15%-25% or more depending on your income tax bracket.

Once again, our FSA administrator is Health Equity/WageWorks, a leader in Consumer-Directed Benefits. Health Equity/WageWorks will make it easy for you to manage your FSA from providing educational tools and resources to day-to-day benefit support.

**Our 2023/2024 FSA Open Enrollment begins May 1, 2023 and ends May 31, 2023.** Only those who set-up their accounts during this period (except new hires) will be eligible to participate during the 2023/2024 plan year. The FSA plan year will match the Town of New Fairfield fiscal year, starting 7/1/2023 and ending 6/30/2024. Eligible health and/or dependent care expenses must be incurred during the plan year.

FSA participants may take advantage of the Carry-Over Option. With the Carry-Over Option, up to \$610 of your unused healthcare FSA balance can be carried over into the next plan year making enrollment in an FSA much less risky. This gives you more flexibility to spend your FSA money when you need it. You can use it for necessary out-of-pocket healthcare expenses, rather than feeling pressured to engage in last minute and potentially unnecessary spending at the end of the year. **The Carry-Over Option does not apply to Dependent Care FSA.**

**If you are enrolling into or are already enrolled in the New Fairfield Health Savings Account (HSA), you are not eligible to enroll into the Health Flexible Spending Account (FSA).** However, you may be eligible to enroll into the Dependent Care Flexible Spending Account. For more information, please refer to the Internal Revenue Service Website at <https://www.irs.gov/pub/irs-pdf/p969.pdf>.

Prior to enrollment, you will need to carefully calculate your projected health/dependent care expenses for the upcoming plan year. Once you have determined an annual amount (a maximum of \$3,050 for health care or \$5,000 for dependent care), it will be deducted in equal installments from each paycheck you receive between July 1, 2023 and June 30, 2024. **After the enrollment period, you may only change FSA election if you experience a qualified change in status, so plan your annual contribution wisely.**

To more easily access your FSA funds, all participants will be issued a special Visa debit card (only for use with eligible health care expenses).

To enroll into the FSA, you must complete the attached FSA enrollment form. The enrollment form may be found at [www.newfairfield.org](http://www.newfairfield.org) under Human Resources/Employee Information and Forms. Please download the enrollment form, complete and return to the Human Resources Department, Attention Kara Mehler.

Again, to realize your tax savings and take part in the 2023/2024 FSA program, you must complete your enrollment by the May 31<sup>st</sup> deadline.

Please feel free to contact me with any questions.

Sincerely,



**Kara L. Mehler**  
Director of Human Resources  
Town of New Fairfield/  
New Fairfield Board of Education  
3 Brush Hill Road  
New Fairfield, CT 06812  
PH: (203) 312-5660  
FAX: (203) 312-5763  
email: [kmehler@newfairfield.org](mailto:kmehler@newfairfield.org)

Enclosures