

# TOWN OF AMHERST

## csONE Benefit Accounts Review

July 2024



Effective July 1, 2024, all Town offered FSA, HRA and HSA accounts will be administered by csONE Benefit Solutions. The following summarizes each account and their benefits.

### Flexible Spending Account (FSA) Account Review

- **Offered to all eligible full-time employees, regardless of enrollment in the HMO OA Super \$25 \$500 plan. Employees enrolled in the HMO HSA \$2000 are not eligible to participate in the Town offered FSA.**
- Employees can elect up to \$3,200 (2024 IRS Max.) to contribute towards their FSA
- Elected funds are deducted from payroll pre-tax
- Funds are front-loaded onto a debit card from csONE
- Funds will be accessible via a debit card from csONE, or direct deposit/check for manual reimbursements.
- All FSA participants will receive new NHIT/csONE debit cards to access their FSA Funds
- **Grace Period:** Participants have 2.5 months to use remaining FSA funds from the prior plan year. Any remaining funds after the completion of the Grace Period will be forfeited.
- FSA (213d) Eligible items include: deductibles, coinsurance, copays, eye glasses, band-aids and more!

### Dependent Care Account (DCA) Account Review

- **Offered to all eligible full-time employees, regardless of enrollment in the HMO OA Super \$25 \$500 plan OR HMO HSA \$2000.**
- Employees can elect up to \$5,000 (2024 IRS Max.) to contribute towards their DCA
- Elected funds are deducted from payroll pre-tax
- Funds will be accessible via a debit card from csONE, or direct deposit/check for manual reimbursements.
- This account is used for child tax dependent's expenses for dependents under 13 years of age
- DCA eligible expenses include: Child Care Fees (Babysitter, Nanny, before & after-school care) & more!

### Health Reimbursement Arrangement (HRA) Account Review

- **Offered to all eligible employees enrolled in the HMO OA Super \$25 \$500 plan.**
- Employees enrolled in this health plan are automatically enrolled in the HRA.
- **Medical HRA - Automatically Funded:**
  - HRA pays 100% of the deductible
  - Funds do not rollover
- Accounts will be administered by csONE Benefit Solutions
- csONE will send funds directly to provider on behalf of the employees
- **Employees are reminded to NOT use their FSA debit card to pay towards their deductible where HRA funds are available and will payout automatically**
  - If the FSA debit card is used, you will be prompted for repayment to make your account whole again.
- At time of service, Members are advised NOT to pay for services up front. Claims must first run through Harvard Pilgrim to ensure that they have been processed accordingly. Once a claim has been approved by Harvard Pilgrim it will then be sent to csONE Benefit Solutions and if HRA funds are available, they will pay the Provider directly on your behalf.

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### Health Savings Account (HSA) Account Review

- **Offered to all eligible employees enrolled in the HMO OA HSA \$2000 plan.**
- HSA Accounts are portable - you own the funds in your account immediately, until you decide to spend them now or years into the future.
- Employees enrolled in a single plan can elect up to \$3,150 ('24 IRS Max.) to contribute towards their HSA.
- Employees enrolled in a family plan can elect up to \$6,300 ('24 IRS Max.) to contribute towards their HSA.
- Employees can update their election amount at anytime during the plan year as long as it does not exceed the IRS maximum contribution amount.
- The Town of Amherst provides a dollar for dollar match, up to \$1,000 for Single Plans, and up to \$2,000 for Two Person/Family Plans.
- Elected funds are deducted from payroll, pre-tax, and Town/employee deductions are deposited bi-weekly into a Health Savings Account.
- Accounts will be administered by csONE Benefit Solutions.
- All HSA participants will receive NHIT/csONE debit cards to access their HSA Funds.
- Funds will be accessible via a debit card from csONE, or direct deposit/check for manual reimbursements.
- HSA Eligible items include: deductibles, coinsurance, eye glasses, band-aids and more!

### Limited Purpose Flexible Spending (LP-FSA) Account Review

- **Available to all NHIT covered subscribers and spouses enrolled in the HMO OA HSA \$2000 plan.**
- Employees can elect up to \$3,200 (2024 IRS Max.) to contribute towards their FSA
- Elected funds are deducted from payroll pre-tax
- Funds will be accessible via a debit card from csONE, or direct deposit/check for manual reimbursements.
- Funds are front-loaded onto the same debit card as any elected HSA funds from csONE
- Grace Period: Participants have 2.5 months to use remaining FSA funds from the prior plan year. Any remaining funds after the completion of the Grace Period will be forfeited.
- Eligible to use funds towards qualified Dental and Vision Expenses ONLY.

### NHIT Wellness Reward Program Review

- **Available to all NHIT covered subscribers and spouses.**
- Eligible members can participate in wellness activities and challenges for wellness reward benefits.
- NHIT provides a secure wellness portal for covered members to track & redeem their wellness benefits.
- NHIT Funded: \$400 maximum per each covered subscriber and spouse (\$800 Total).
- Wellness reward dollars are paid out through the employee's payroll (post-tax).