



New York State Correctional Officers & Police Benevolent Association, Inc.

102 Hackett Boulevard - Albany, NY 12209
(518) 427-1551 www.nyscopba.org nyscopba@nyscopba.org



TO: NYSCOPBA Chief Sector Stewards
FROM: Sharon Smith, Health Benefits Specialist
DATE: August 27, 2010
RE: 2011 Health Care Spending Account and Dependent Care Advantage Account Open Enrollment

Please inform your membership that anyone interested in the Health Care Spending Account and/or Dependent Care Advantage Account for 2011 must sign up during the open enrollment period which starts September 20th and ends at midnight on November 15, 2010 (no exceptions).

The Health Care Spending Account is a way for members to save money by allowing them to pay for certain health insurance expenses and copays with pre-tax dollars. The contribution limit for 2011 is a minimum of \$100 and a maximum of \$4,000.

There is a significant change to the Health Care Spending Account resulting from the Health Care Reform Bill. Over-the-counter drug reimbursement will be restricted beginning 1/1/11. The enrollment book and website regarding OTC drug expenses reads as follows:

“Over-the-counter (OTC) drug expenses are reimbursable through the HCSAccount as long as the items are used to treat a medical condition or illness. General purpose items such as toothpaste, moisturizers and lip balm are not eligible expenses. OTC drug claims must be submitted with a receipt that clearly states the name of the drug or supply, store name, purchase date and price.

A prescription is Required For:

- Acid controllers
- Allergy & sinus medicines
- Antibiotic products
- Anti-diarrheal medicines
- Anti-gas products
- Anti-itch & insect bite products
- Antiparasitic treatments
- Baby rash ointments/creams

Cold sore remedies
Cough, cold & flu medicines
Dietary supplements
Digestive aids
Feminine anti-fungal/anti-itch
Hemorrhoid treatment
Laxatives
Motion sickness medicines
Pain relief medicines
Respiratory treatments
Sleep aids & sedatives
Stomach remedies
Vitamins”

The Dependent Care Advantage Account helps employee families with costs associated with child care, elder care or disabled dependent care while at work, again through pre-tax dollars (\$5,000 maximum contribution). NYSCOPBA members are also eligible for an employer contribution based on their salary (see attached).

Members can enroll for just the employer contribution – no match is required. If both spouses are state employees in an eligible bargaining unit, both may enroll for the employer contribution.

Members can enroll on line at www.flexspend.ny.gov, as well as get program information and access to a useful tax calculator. They can also enroll by telephone at 1-800-358-7202 (select Option 1).

Any assistance in passing this information on to your membership and posting the attachment is appreciated.

ss

cc: NYSCOPBA Executive Board
NYSCOPBA Jt. Committee on Health Benefits