



OCA's FSA & Commuter Benefits Solution

HealthPass New York groups can offer OCA's FSA & Commuter Benefits product affording employees the opportunity to enroll in any or all of the following four plans:

Flexible Spending Account (FSA)

An FSA gives employees the ability to set aside pre-tax funds to help pay for eligible out-of-pocket healthcare expenses. These can be incurred by the employee and their dependents even if they are not covered under the health insurance plan. Participating in an FSA is like receiving a 30% discount on eligible healthcare expenses!

Dependent Care Account (DCA)

A Dependent Care Account (DCA) gives an employee the ability to pay for eligible dependent care expenses, such as daycare, with pre-tax dollars so they can continue to work with ease.

Parking Plan

A Parking Plan allows employees to set aside money from their paychecks on a pre-tax basis for qualified work parking expenses. Covered costs include parking at/or near work or at the location from which mass transit is used for travel to and from work.

Transit Plan

A Transit Plan allows employees to set aside money from their paychecks on a pre-tax basis for qualified work commute expenses. Covered costs include tickets and passes for the bus, ferry, train and/or subway when used for travel to and from work.

Each plan saves employees money on their federal income tax, FICA taxes and applicable state income taxes. Employers also save on payroll taxes. Best of all there is no minimum employee participation at an affordable cost.

Annual Fee	Participation	Per Member Per Month (PMPM)
\$50*	No minimum	\$8.00

*Waived until 7/1/2021

For set up and enrollment visit <http://oca125.com/healthpass/>