

Flexible Spending Accounts Program

General Information

The City of New York offers its employees a Flexible Spending Accounts (FSA) Program, which is allowable under Internal Revenue Code (IRC) Section 125. The Program allows City employees to deposit a portion of their pre-tax income into accounts maintained for certain health and dependent care expenses. Employees covered by a non-City group health plan can enroll in the MSC Program and waive City health benefits to receive an incentive payment, up to \$1,000 for Plan Year 2018.

To enroll, you must complete the MSC Health Benefits Buy-Out Waiver application and a Health Benefits Application and provide proof of other coverage.

[FSA Overview](#)

[Plan Year 2018 Flexible Spending Accounts Program Brochure](#)

[Plan Year 2018 FSA Enrollment/Change Form](#)

Medical Spending Conversion Programs

MSC Health Benefits Buy-Out Waiver Program

The Medical Spending Conversion (MSC) Health Benefits Buy-Out Waiver Program allows eligible employees who can obtain non-City group health benefits to waive their New York City health benefits in return for an annual cash incentive payment.

[Learn More about the Buy-Out Waiver Program](#)

[MSC Buy-Out Waiver FAQs](#)

[Watch the Buy-Out Waiver Video](#)

For questions about the **MSC Buy-Out Waiver Program**, please call: (212) 306-7760.

MSC Health Benefits Premium Conversion Program

The Medical Spending Conversion (MSC) Premium Conversion Program enables eligible employees to pay for their health plan premium deductions on a pre-tax basis, thereby reducing their gross income for tax purposes.

[Learn More about the Premium Conversion Program](#)

[MSC Premium Conversion Program FAQs](#)

Dependent Care Assistance Program

DeCAP allows City employees to pay for eligible dependent care expenses on a pre-tax basis, with deductions taken directly from paychecks. These deductions reduce an employee's gross income on his/her Form W-2 for federal and Social Security tax purposes.

[Learn More about DeCAP](#)

[DeCAP FAQs](#)

[Watch the DeCAP Video](#)

Health Care Flexible Spending Account

The Health Care Flexible Spending Account (HCFSFA) Program is a way to pay for eligible medical expenses (not covered by insurance), dental, vision, and hearing expenses (not covered by the Welfare Fund or Union) with before-tax dollars.

[Learn More about HCFSFA](#)

[HCFSFA FAQs](#)

[Watch the HCFSFA Video](#)