Up to $3,000
for waiving City Health Coverage!

**In 2016, you can receive triple the amount for participating in the Buy-Out Waiver Program.**

<table>
<thead>
<tr>
<th>For Employees with Individual Coverage:</th>
<th>For Employees with Family Coverage:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Was $500</td>
<td>Was $1,000</td>
</tr>
<tr>
<td>NOW $1,500 A YEAR</td>
<td>NOW $3,000 A YEAR</td>
</tr>
</tbody>
</table>

**TO ENROLL**
Take advantage of the opportunity for this increased payment by waiving your City health coverage (you must have coverage through a non-City group health plan to be eligible).

Contact NYCAPS Central or your Agency Human Resources Department to obtain enrollment forms.

**FSA 2016 Open Enrollment Period is**
**September 21 - October 30, 2015**

Completed forms must be returned to your Agency Human Resources Department or NYCAPS personnel.
If you are already enrolled, you do not have to do anything. You will automatically receive the increased payment in 2016.

For More Information About the BUY-OUT Waiver Program,
Please Visit: nyc.gov/fsa