

The PayFlex® Dependent Care FSA

Want to reduce your taxable income and increase your take home pay? Enroll in a Dependent Care Flexible Spending Account (FSA) and start saving money on eligible child and adult day care expenses.

Great reasons to enroll in a dependent care FSA

- Contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of **\$5,000**.*
- Funds are for your dependent(s) age 12 or younger. Or a spouse or dependent incapable of self-care.
- Pay for eligible child and adult care expenses, such as:
 - Day care
 - Before and after school care
 - Preschool and nursery school
 - Summer day camp



Pay the PayFlex way

PayFlex makes it easy to pay for your eligible expenses.

- **Pay yourself back:** Pay for eligible expenses with cash, check or your personal credit card. Then submit a claim to pay yourself back. You can even have your claim payment deposited directly into your checking or savings account.
- **Pay your provider:** Use PayFlex's online feature (if offered) to pay your provider directly from your account.

Quick tip: Save your itemized statements and detailed receipts of your expenses, as well as your Explanation of Benefits from your insurance carrier.

* These limits are subject to change, and some employers may set a lower limit. Please check your plan details for how much you can contribute.

Things to keep in mind

- View the IRS contribution limits and a list of common eligible expense items on the PayFlex member website.
- FSAs have a use-it-or-lose-it rule. This means you'll lose any unused funds at the end of the plan year.
 - The run out period gives you extra time to submit claims to pay yourself back.
 - If your plan has a grace period, you'll have additional days to use your funds.
- You can change your contribution if you have a change in status.* Such as marital and employment status, number of tax dependents, etc.
- To use your dependent care funds, you must be working. If you're married, your spouse must either be working, looking for work, a full-time student or incapable of self-care.
- You can change your contribution if:
 - There is a change in your provider
 - There is a change in the cost for a provider

It's a simple tap with the PayFlex Mobile® app

- Manage your account and view alerts
- Snap a photo of your receipts to submit claims
- View common eligible expense items, and more

Note: Standard text messaging and other rates from your wireless carrier may apply when using the PayFlex Mobile app.

Questions?

Log in to your PayFlex member website and click **Help & Support**.

*You must apply for a change in your election through your employer. See your employer's Summary Plan Description for specific details about your plan.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (US) economic or trade sanctions. For more information about PayFlex, go to [payflex.com](https://www.payflex.com).

Note: Standard text messaging and other rates from your wireless carrier still apply.

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