

WHY DCFASs?

- Pay for dependent care with tax-free funds
- Can reduce your taxable income amount

To qualify, the funds must be used to take care of someone who is dependent while the caregiver works, looks for work or attends school full-time.

HOW IT WORKS

With a DCFSA, you can make pre-tax payroll contributions to pay for dependent care expenses.

- Determine the amount you would like to contribute for the year. The maximum annual DCFSA contribution allowed is \$5,000 per household. Unlike medical flexible spending accounts, your annual DCFSA funds are not available up front. Funds are only accessible as they are deposited with each payroll deduction.
- Pay dependent care costs out-of-pocket.
- Submit for reimbursement either through the HealthEquity member portal, or by using the DCFSA Reimbursement Form.

Recurring DCFSA claims can be scheduled for the duration of the plan year. For more information, contact Health Equity account managers at 866-346-5800.

QUALIFIED DEPENDENTS

To be considered qualified, dependents must meet one of the following criteria:

- Children under the age of 13
- A spouse who is physically or mentally unable to care for himself/herself
- Any adult you can claim as a dependent on your tax return that is physically or mentally unable to care for himself/herself

| Qualified Expenses | | |
|--|---|---|
| Babysitter inside or outside household | Household employee whose services include care of a qualifying person | Sick-child care center |
| Before and after school or extended day programs | Late pick-up fees | Custodial childcare or eldercare expenses |
| Expenses while looking for work | Nanny expenses | Summer day camps |
| Day camps | Preschool/nursery school for pre-kindergarten | Daycare centers |

| Non-Qualified Expenses | |
|---|---|
| Educational/tuition expenses | Payments for care while on a leave of absence, maternity or other medical leave |
| Expenses paid to child of participant | Payments for care while you are on vacation or due to illness |
| Field trip expenses | Payment for services not yet provided for pre-kindergarten |
| Food, clothing, education or entertainment expenses | Sick-child care center |
| Household services | Payments for care where you are not the custodial parent |
| Incidental expenses | Overnight camp |

For more information visit <https://my.healthequity.com>