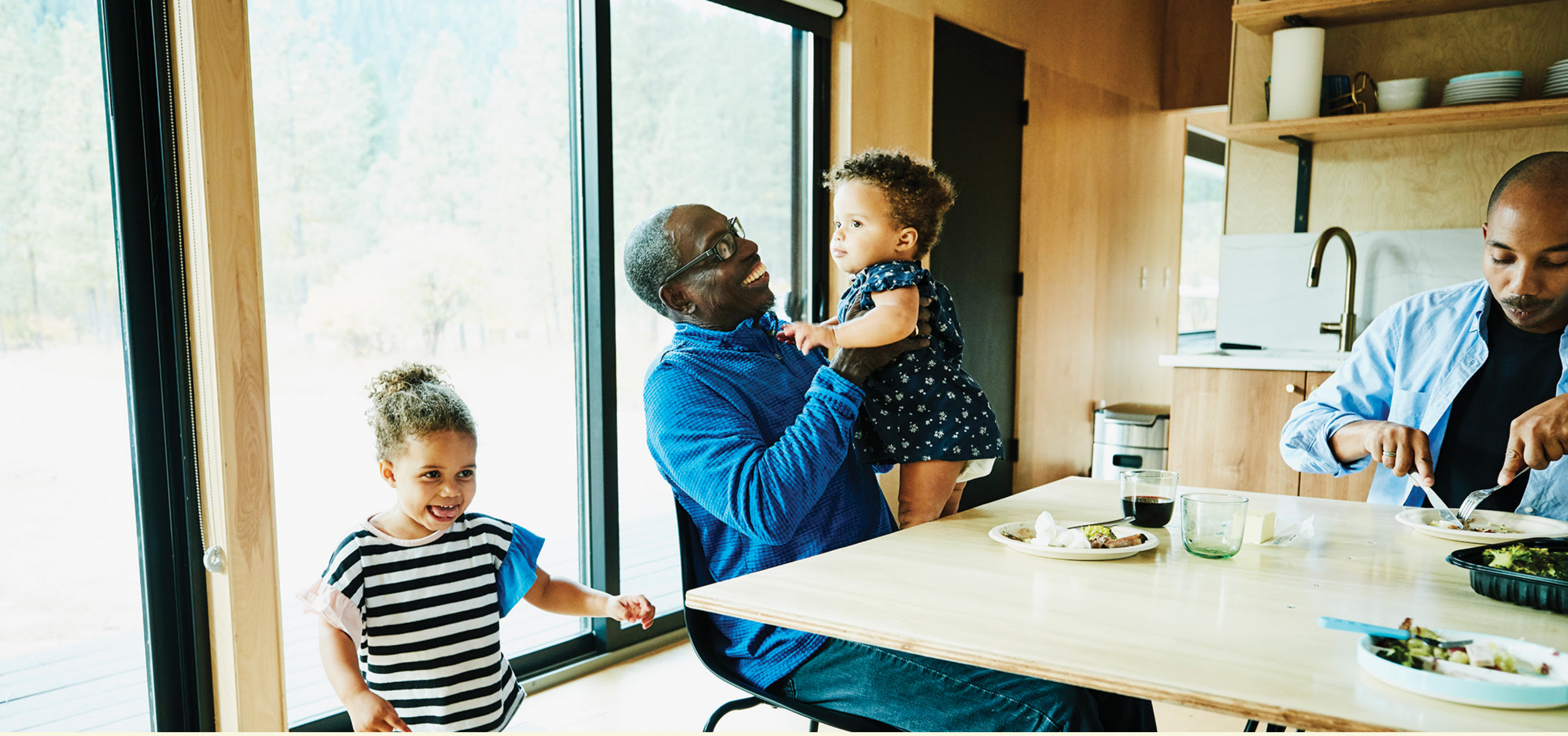

Dependent Care Flexible Spending Accounts

Work without worry

A Dependent Care Flexible Spending Account (DC-FSA) lets you set aside pre-tax payroll dollars to pay for dependent care expenses, including after-school care or adult daycare for qualifying dependents. These expenses must be for the purpose of letting you (or your spouse, if married) work.

Who qualifies as a dependent?

1. A tax dependent **under age 13**.

2. Any other tax dependents living with you, such as a spouse or elderly parent, **physically or mentally incapable of self-care**.

How a DC-FSA works:

- Make pre-tax contributions to your DC-FSA through payroll deduction. Your employer can also contribute.
- Pay for eligible expenses. Pay your provider directly with your Benefits Card or pay out of pocket and submit a claim for reimbursement.
- To submit a claim, scan and upload your receipt(s) online or on the HSA Bank app.
- Once your claim is approved based on eligibility and availability of funds, you'll be reimbursed.
- Check balances and account information online or on the app 24/7.

How much can you contribute?

The IRS limits the amount you can put into a DC-FSA. Visit **hsabank.com/irs-guidelines** for the current limits.

How can you benefit from tax savings?

- Contributions, including any from your employer, are excluded from your taxable gross income.
- Distributions are tax-free for eligible dependent care expenses.

What's covered?

Visit **hsabank.com/qme** for a summary of common eligible dependent care expenses. Refer to Publication 503 at **irs.gov** for more details on qualified expenses.

Did you know?

- Under IRS guidelines, you can only be reimbursed for dependent care that has already taken place.
- Unlike a Healthcare FSA, your full dependent care election is not available at the start of the plan year. You can't get reimbursed for more than you have currently in your account.

Visit **hsabank.com** or call the number on the back of your debit card for more information.

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