

## DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA) PLAN

### ***What is a Dependent Care FSA Plan?***

A Dependent Care Flexible Spending Account, more commonly referred to as “Dependent Care FSA” is a plan sponsored by your employer that allows you to deduct money from your paycheck **tax-free**. These contributions are put into an account that reimburses you for eligible dependent/child care, and in some cases, elder care expenses.

At the time of enrollment, you determine the amount you would like to contribute to your Dependent Care FSA account for the coming year. That amount is divided equally by the number of pay periods remaining in the plan year and deducted from your paycheck every pay period.

This election cannot be revoked or modified until the next plan year except under limited circumstances, such as qualified status and event changes.

For more details, please see your plan document.

**Enroll in a Dependent Care Flexible Spending Account Today!  
Pay LESS taxes and increase your spendable income!**

### ***What are considered eligible dependent care expenses that can be reimbursed from a Dependent Care FSA Account?***

The Internal Revenue Service (IRS) issues guidelines on eligible dependent care expenses provided to your dependent (up to the age of 13):

- In a day care or child care center
- Nursery, preschool, after-school, or summer day camp

Please refer to the **Eligible and Ineligible Dependent Care Expenses Guide** at [www.proviewbenefits.com/forms](http://www.proviewbenefits.com/forms) for additional information.

### ***Why should you enroll in a Dependent Care Flexible Spending Account?***

#### **A Dependent Care FSA...**

- √ Lets you use pre-tax dollars to pay for dependent care expenses
- √ Can save you significant income tax dollars
- √ Increases your spendable income while paying for dependent care expenses