



More savings equals more family fun

**A dependent care FSA helps you cover care
for your loved ones**

If you need to pay for care for your children, a disabled spouse, or legally dependent parent during your working hours, a dependent care flexible spending account (DCFSA) provides tax savings for all eligible family members, even if they're not covered under your health plan.

Spend tax-advantaged money

Since the dollars you put into your account are pre-tax, you save through tax advantages on:

- Money added to your account
- Funds used for eligible expenses

Cover care while you work

The cost of day care for children, or supervision for an aging parent, is a significant expense for many families. A DCFSA allows you to pay for these services while reducing your taxes. For dependents ages 13 and under you can pay for:

- Before- and after-school care
- Nursery school
- Day care and preschool
- Summer and holiday day camps
- Babysitter, nanny or au pair
- Sick-child care
- And more

You can also use your account for adult dependents who need care, such as a spouse or live-in parent. This includes:

- Senior daycare
- Care of an incapacitated adult who lives with you
- Expenses for an in-home caregiver
- Transportation to and from eligible care (provided by your care provider)
- Eldercare (in your home or someone else's)
- And more

For an interactive list of eligible expenses, visit [optumfinancial.com/qualifiedexpenses](https://www.optumfinancial.com/qualifiedexpenses).

See how much Emily saves while covering her family

Emily knows that her children, and her mom, are completely taken care of with her DCFSA while she's at work. Check out how much money she's saving per year:



Annual pay: \$45,000

Yearly contribution	Taxable income	Combined federal, state and Social Security taxes	Spendable income
-\$5,000	\$40,000	-\$11,860	\$28,140
Total tax savings: \$1,482*			

How exactly does a DCFSA save me money? Your taxable income is reduced by the amounts you deposit into your FSA accounts, up to IRS limits. The 2023 DCFSA limit is \$5,000 per household or \$2,500 if married, filing separately.



Manage your DCFSA on the app

Once you're enrolled, the Optum Financial mobile app makes your account even easier to manage. Check your balance, pay your provider, or upload documentation with a few taps.



Ready to enroll?

Enrolling in a DCFSA is quick and easy because it's built into your employer's benefits enrollment. Review your enrollment materials so you don't miss your chance to sign up.



Scan the QR code, or go to optumfinancial.com/DCFSAvideo, to see how you can save.



Go to optumfinancial.com to learn more.



*Assuming 22% federal income tax and 7.65% FICA. Results and amount will vary depending on your particular circumstances.

Dependent care assistance programs (DCAPs) ("Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC (collectively, "Optum Financial") and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured. This communication is not intended as tax or legal advice. Please contact a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions. Federal and state laws and regulations and the design of your plan are subject to change.

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