



Your Dependent Care

Flexible Spending Account

Proprietary and confidential

Your Dependent Care Flexible Spending Account (FSA)

Making it easier to manage dependent care costs while you work.

- Expense reimbursement account for paying qualified dependent care costs, tax-free
- Set aside a portion of pretax payroll
- Save 10% to 40% on these costs, depending on tax bracket¹

¹ Depends on your income tax bracket. Consult a tax advisor for more information.



How your Dependent Care FSA works

- Estimate next year's eligible dependent care costs
- Equal portions deposited from your paycheck pretax – your money is available when deposited
- Estimate only what you think you will use.¹
- A spouse in another plan may also open an FSA
 - Your combined contribution can't be more than the \$5,000 limit
- Submit claims for reimbursement – online or by faxing

¹ Depending on how your employer sets up the account, money may be forfeited at end of the plan year or grace period



Meet Susan

Single parent, one child

Annual salary	\$58,000
FSA maximum contribution	\$5,000
Taxable income	\$53,000
Estimated tax rate ¹	25%

¹ Assumes Susan pays 25% of her income in federal, State and social security taxes. Actual tax savings will depend on your contributions, applicable State tax rates and your personal tax situation. Please consult your tax adviser for details.

Susan's story is a hypothetical example for purposes of illustration only.



Qualified Expenses

For your FSA to work, you can pay for:

- Licensed day care facilities
- Licensed pre-school and after-school programs
- In-home care services
- Elder care
- Special day camp expenses

These you can't pay for:

- Kindergarten or school tuition
- School lunches and food items
- School activity fees
- Overnight camp

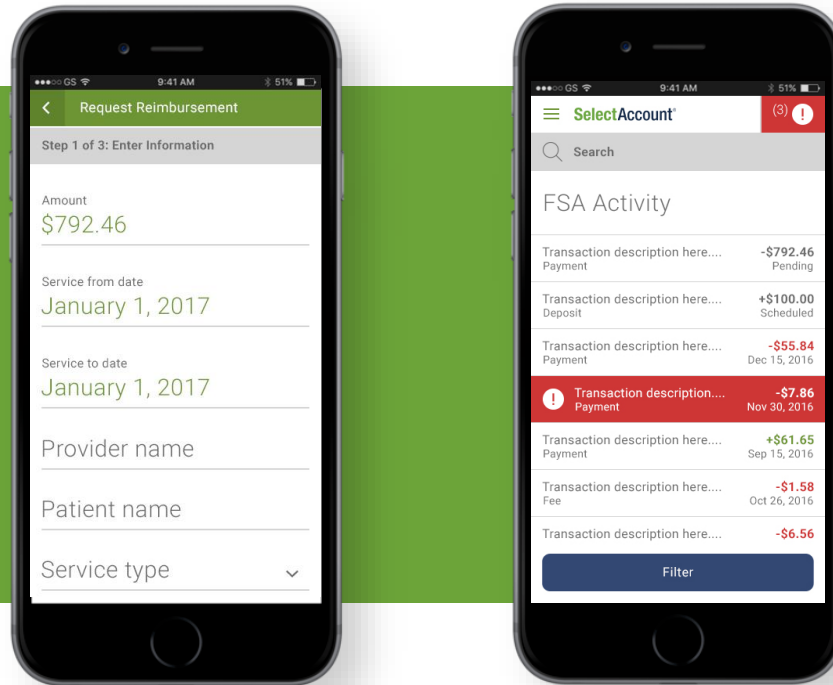
Always save your receipts to ensure proper validation of expenses, as required by the IRS.

After you're enrolled



- Receive your SelectAccount I.D. by mail
- Register at SelectAccount.com
- Get the mobile app
- Pay providers and submit claims for reimbursement

Manage your FSA at SelectAccount.com



- View account activity and check balances
- Submit receipts and claims for reimbursement
- Download forms and upload receipts

Let's get started

Our expert service
team is ready to help.



800-859-2144
Monday thru Friday
7 a.m. to 8 p.m. CST



SelectAccount.com

Thank You!