Pay for care and save more of your money

With a dependent care flexible spending account (FSA), you can save money — federal tax-free — to pay for things like day care, child care, preschool, summer day camp and adult day care.

Important things to know about your account

How it works

You can enroll in a dependent care FSA as long as you and your spouse are working or looking for work, or if one of you is a full-time student.

With a dependent care FSA, you choose how much to contribute, up to a maximum of $7,500 per year. Your employer deducts this amount from each paycheck, before taxes. You don't have to pay federal or payroll taxes on the money credited to your account, although some states do tax contributions. You save money as you lower your income taxes.

Paying for dependent care

You can pay your dependent care provider with cash, a personal credit card or check, and later be reimbursed. To be reimbursed, you can submit a paper claim form (found on **myuhc.com**®) along with the right documents. You can even turn on direct deposit on **myuhc.com** so your reimbursements are deposited directly into your checking or savings account. Or, we can send you a check.

Dependent care funds are deposited every pay period

The money you contribute to your dependent care FSA is deducted from your paychecks and deposited into your account. The total funds you contribute annually are not immediately available at the beginning of the plan year. This is an important difference between a dependent care FSA and a health care FSA. As soon as you have money in your dependent care FSA, you can use it to be reimbursed for eligible dependent care expenses.



An easier way to access support and account information

Your account information is available anytime at **myuhc.com**

continued

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How to enroll

You can enroll in a dependent care FSA during your employer's annual benefits enrollment period. FSAs follow the "use it or lose it" rule, meaning you can't carry over money from one plan year to the next – so it's not a good idea to put more money in your FSA than you can spend. To help plan ahead, try creating a list of eligible dependent care expenses for the coming plan year.

Things to consider:

- What dependent care services will you need during the year?
- How often will you use these services?
- How much will everything cost?

Changing your contributions

In special situations – if you have a baby, adopt a child or become responsible for an adult – you can adjust the amount you contribute to your dependent care FSA. This is called a change in status. If you have a change in status, your benefits representative can help you adjust your contributions.

Dependent care accounts can affect your taxes

Depending on your total income, a dependent care FSA may save you money. But you can't claim a dependent care tax credit on your federal income tax return for services that were reimbursed by your dependent care FSA. Consult a tax advisor to see what option is best for you.

It's simple to manage your account

UnitedHealthcare gives you resources to help make the most of your health care dollars. Access your account at **myuhc.com** anytime. When you have questions, our customer care professionals are available with answers.

Learn more

Visit **myuhc.com** for more on dependent care FSAs

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Flexible spending accounts are sometimes called flexible spending arrangements.

Dependent care flexible spending accounts are administered by OptumHealth Financial Services℠ and are subject to eligibility and restrictions. A flexible spending account is not insurance.

This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

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