

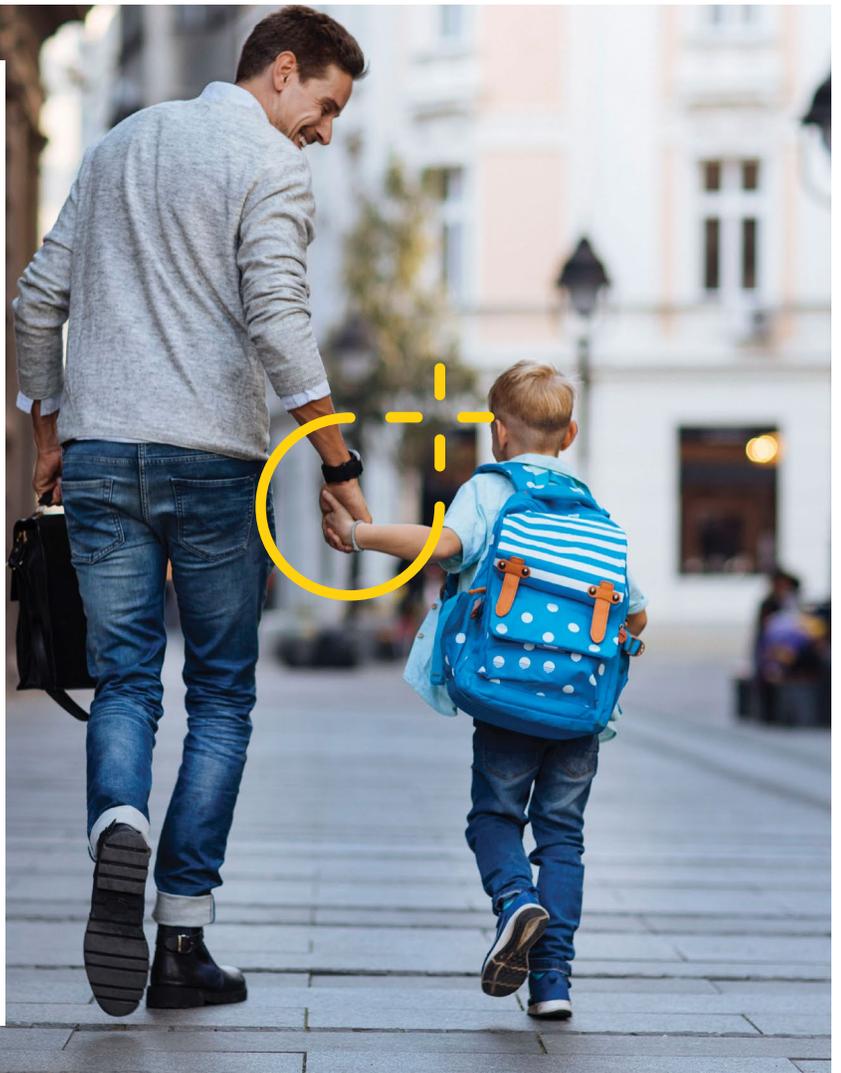
FURTHER<sup>SM</sup>  
by HealthEquity

# DCFSA

## The Dependent Care Flexible Spending Account

Welcome to your dependent care flexible spending account (DCFSA) from Further. We're one of the largest, most experienced and trusted DCFSA administration partners in the nation. Everything you need is just a tap, click, call or swipe away.

If you have questions or need more information about your DCFSA, our skilled customer service team is ready to help.



## Introducing the DCFSA

A DCFSA is a personal expense account that allows you to set aside a portion of your pretax salary reducing your taxable income.<sup>1</sup> You can use that money to pay for eligible dependent care expenses.

<sup>1</sup> Please consult your tax advisor with questions.

## How a DCFSA works



Estimate your eligible dependent care expenses for next year and plan wisely. Unused funds are forfeited at the end of the plan year. (Check your plan documents, as some employers may allow additional time to incur expenses or spend your money after the plan year ends.)



Determine how much money you want to withhold from each paycheck during annual enrollment.



The amount you elect is withheld pretax from your pay in equal portions throughout the year and contributed into your DCFSA.



Once it's in your DCFSA, the money is ready to use for dependent care expenses. Simply submit your receipts and get reimbursed up to the available balance in your account.



**Use this worksheet** to calculate how much you should set aside.

# Pay for eligible dependent care expenses using tax-free dollars

## Who qualifies?

- Children under the age of 13
- Any adult you can claim as a dependent on your tax return or who is physically or mentally unable to care for him/herself

## All systems go!

For your DCFSA to work, use it for these:

- Licensed daycare, nursery, or preschool
- Summer day camp
- Before and after school care
- Eldercare

## Heads up!

You can't use your DCFSA for these:

- Education/tuition expenses
- Field trip expenses
- Overnight camps

**NOTE:** It's important to save all your receipts to validate expenses, as required by the Internal Revenue Service.



## Select a DCFSA at enrollment

Get connected when you receive your Spending Account I.D. number in the mail.

## We're here for you

If you can't find the answers you're looking for online, give us a call. You can talk with one of our specially trained DCFSA customer service representatives.



**1-800-859-2144**

7 a.m. to 8 p.m. CST, Monday-Friday



**hellofurther.com**