

# Dependent Care Flexible Spending Account

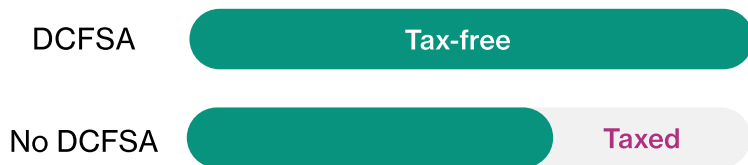
A DCFSA lets you use tax-free money to pay for eligible dependent care expenses.<sup>1</sup> A qualifying 'dependent' may be a child under age 13, a disabled spouse, or an older parent in eldercare. DCFSA paycheck deductions are tax-free too, which helps reduce your taxable income. The more you contribute, the more you save.

- ✓ Access funds as you make contributions.
- ✓ Enjoy fast, hassle-free reimbursement.
- ✓ Plan ahead because DCFSA funds eventually expire.



**Don't tax your money.  
Max your money.**

Get \$20 tax savings for every \$100 you contribute.<sup>2</sup>



**DCFSA Contribution Limit<sup>3</sup>**  
**\$5,000**



**See how much  
you can save.**

[HealthEquity.com/Learn/DCFSA](https://HealthEquity.com/Learn/DCFSA)

## Spend tax-free.

There are so many eligible expenses. Here are just few:

- Daycare
- Nursery school
- Babysitter
- Preschool
- Summer day camp
- Before/after school programs
- Elder daycare

<sup>1</sup>DCFSA's are never taxed at a federal income tax level when used appropriately for eligible dependent care expenses. Also, most states recognize DCFSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. | <sup>2</sup>The example is for illustrative purposes only. Estimated savings are based on a maximum annual contribution and an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your contribution amount and taxable income and tax status. | <sup>3</sup>Contribution limit is accurate as of 10/22/2024. Each fall the IRS updates the DCFSA contribution limits. For the latest information, please visit: [HealthEquity.com/Learn](https://HealthEquity.com/Learn) | HealthEquity does not provide legal, tax or financial advice.