

Dependent Care Flexible Spending Account

(with grace period)

A DCFSA lets you use tax-free money to pay for eligible dependent care expenses.¹ A qualifying 'dependent' may be a child under age 13, a disabled spouse, or an older parent in eldercare.

- ✓ Pre-tax payroll contributions
- ✓ Fast, hassle-free payments and reimbursement
- ✓ Enjoy an extra grace period at the end of the plan year to spend remaining account funds²

Annual tax saving potential³

\$1,000

IRS Contribution Limit⁴

\$5,000



See how much you can save

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

¹DCFSA funds 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. | ²See your plan documents for complete details. | ³The 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. | ⁴Contribution limit is accurate as of 08/01/2022. Each fall the IRS updates the DCFSA contribution limits. For the latest information, please visit: HealthEquity.com/Learn | HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions.



Common eligible dependent care expenses:

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