

Dependent Care Flexible Spending Account

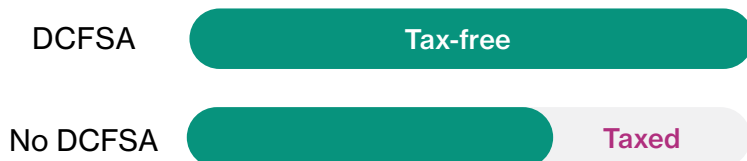
(with grace period)

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. 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.
- ✓ Take advantage of an extra grace period at the end of the plan year to spend your benefit.²

Don't tax your money. Max your money.

Get \$20 tax savings for every \$100 you contribute.³



DCFSA Contribution Limit⁴
\$5,000



**See how much
you can save.**

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

¹DCFSA'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. | 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 11/09/2023. 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.