

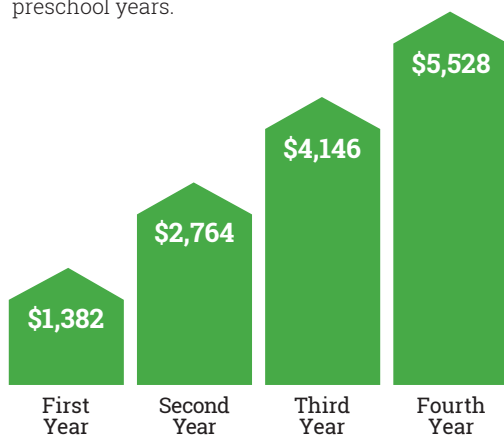


Why should I enroll in a Dependent Care FSA?

Child and dependent care is a large expense for many American families. Millions of people rely on child care to be able to work, while others are responsible for older parents or disabled family members. If you pay for care of dependents in order to work, you'll want to take advantage of the savings this plan offers. Money contributed to a DCA is free from federal income, Social Security, and Medicare taxes and remains tax-free when it is spent.

Tax Status	DCA Contribution	Annual Savings*
Married (Separately)	\$2,500	\$691
Single	\$5,000	\$1,382
Married (Jointly)	\$5,000	\$1,382

Imagine the savings accrued in just their preschool years.



*For illustrative purposes only. Based on a 7.65% FICA. Your tax situation may be different. Consult a tax advisor.



Maximize your tax savings with a Dependent Care FSA

Enjoy tax savings with a Dependent Care Flexible Spending Account

PO Box 1209
Northampton, MA 01061
800-499-3539
www.amben.com/DCA





Save on dependent care while you work.

How a Dependent Care FSA Works

Participating in a Dependent Care FSA is like receiving a 30% discount from your care provider.

A Dependent Care FSA (DCA) is a flexible spending account that allows you to set aside pre-tax dollars for dependent care expenses. Since DCA contributions are deducted from your paycheck pre-tax, your taxable income is reduced. Participants enjoy a 30% average tax savings on their annual DCA contribution.

Qualifying Dependents

Your qualifying child under the age of 13, who shares the same residence with you, or

Your spouse or qualifying child or relative who is physically or mentally unable to care for him/herself who shares the same residence with you and has income less than the federal exemption amount.

Annual Contribution Limits

The IRS limits annual contributions to \$5,000 on income tax returns for single or married filing jointly, and \$2,500 for married filing separately.

Eligible Expenses

Dependent Care FSA funds cover care costs for your eligible dependents while you are at work:

- ▶ Before school or after school care (other than tuition)
- ▶ Custodial care for dependent adults
- ▶ Licensed day care centers
- ▶ Nursery schools or pre-schools
- ▶ Placement fees for a provider, such as an au pair
- ▶ Day camp, nursery school, or a private sitter
- ▶ Late pick-up fees
- ▶ Summer or holiday day camps

Ineligible Expenses

These items are never eligible for tax-free purchase with Dependent Care FSA funds:

- ▶ Expenses for children 13 and older
- ▶ Care provided by a relative that lives in your household or your dependent under age 19
- ▶ Educational expenses including kindergarten or private school tuition fees
- ▶ Amounts paid for food, clothing, sports lessons, field trips, and entertainment
- ▶ Care for dependent while sick employee stays home
- ▶ Overnight camp expenses
- ▶ Registration fees
- ▶ Transportation expenses
- ▶ Late payment fees
- ▶ Advanced payments



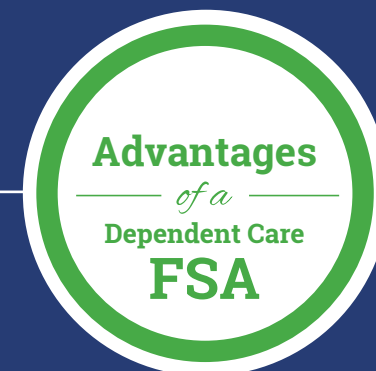
How It Works

With a Dependent Care FSA you can only spend up to the amount that has been deducted from your paycheck. If you have a benefits debit card, then you can access your funds with the swipe of a card, otherwise, you can submit claims for reimbursement.



Online & Mobile Access

Get account information from our easy-to-use online portal and mobile application. See your account balance in real time, file a claim for reimbursement by snapping a photo of the receipt, and check on a claim status.



- ▶ Increase your take home pay by reducing your taxable income
- ▶ Helps you budget for dependent care expenses
- ▶ Eliminate reimbursement delays when you use your benefits debit card