

**Are you paying child care expenses for your young children so you can work?
If so, this account could save you over **\$1,000** per year!***

The Dependent Care Flexible Spending Account enables you to pay for out-of-pocket, work related dependent day-care costs with pre-tax dollars. If you are married, you can use the account if you and your spouse both work or, in some situations, if your spouse goes to school full-time.

Q. What expenses are eligible for reimbursement?

The expense must be work-related (and if you are married, while your spouse is at work, is looking for work, is a full-time student, or is mentally or physically incapable of self-care and lives with you) and primarily for the care of the qualified individual. Generally a qualified individual will be your child under age 13, who lives with you at least half the year. Care for a child or other dependent over the age of 13 will qualify only if the individual is physically or mentally incapable of self-care.

Examples of Expenses:

- Potentially Eligible – Day Care Center, Preschool, Before and After School Care, Day Camp, Babysitter, Nanny, Au Pair. These expenses have to be primarily for the care of the child.
- Not Eligible – Overnight camp, Kindergarten, Housekeeper, Educational services, Summer School, Tutoring Programs, Boarding School, and Care provided by any individual who is your child under age 19, or anyone you claim as a dependent for federal tax purposes.

Q. How much can I elect?

The most you can set aside in the Dependent Care FSA is generally \$5,000 per calendar year. That limit applies collectively to married couples, so if you and your spouse participate, you must each contribute just \$2,500, or work out another arrangement wherein you do not exceed \$5,000 together.

Q. How will I be reimbursed?

You can submit claims throughout the plan year online, with our mobile app, via fax or via mail. However you submit your claims, you'll need to provide documentation showing the provider name, dates and type of service, as well as the amount you were charged. You will be reimbursed via direct deposit or check (depending on your preference), once the services have actually been rendered.

Throughout the year, you'll only be reimbursed up to the amount you've contributed at any given point. However, if your claims exceed that amount at any point, you can still submit the full claim. BPC will simply hold the excess claims and automatically reimburse you when your next contribution occurs.



**Maximize Your Income And Save Tax Dollars
By Enrolling In A Dependent Care FSA!**



***Actual savings will vary depending on the amount you elect and your applicable federal and state tax rates.**