A dependent care FSA lets you set aside money from your paycheck on a pretax basis. You can then use the FSA to pay for eligible out-of-pocket dependent care expenses for:

- Your dependent who is under the age of 13
- Your spouse or dependent who is incapable of self-care

Some common eligible expenses include:

- Child and adult day care
- Summer day camps
- Preschool
- Before and after school care

Getting started
First, estimate the amount of dependent care expenses you expect to have during the year. Second, determine how much you want to contribute. The yearly maximum contribution limit set by the Internal Revenue Service (IRS) is $5,000 per family.

How to use your funds
Once funds are available in your account, PayFlex makes it easy to pay for your expenses!

- **Use the PayFlex Card®, your account debit card** (if offered).
  - It’s a convenient way to pay for eligible expenses.
  - The card knows when the expense is eligible.
  - No claim filing!
- **Pay yourself back:** Pay for eligible expenses with cash, check or your personal credit card. Submit a claim to PayFlex to pay yourself back. You can even have your claim payment deposited directly into your checking or savings account.
- **Pay your provider:** Use PayFlex’s online feature (if offered) to pay your provider directly from your FSA.

**Note:** Save your itemized statements and receipts for your expenses, as well as your Explanations of Benefits (EOBs) from your insurance carrier.

**Important Notes:**

- To use your dependent care funds, you must be working. If you’re married, your spouse must either be working, looking for work, a full-time student or incapable of self-care.
- Funds become available as they are deducted from your paycheck, and deposited into your account.
- You can pay yourself back from your account for services already received.

**Questions?**
Visit your PayFlex member website, and click Contact Us. We’re available Monday – Friday from 7 a.m. – 7 p.m. CT and Saturday from 9 a.m. – 2 p.m. CT to help you.