

## Sandy saves on day care.

She pays less in taxes so she has more to spend.



Sandy and her husband are both employed. Their 12-year-old goes to summer day camp. Their 3-year-old is in day care. Sandy's elderly mother can no longer care for herself.

Sandy signs up for a dependent care FSA to help pay for child care tax advantaged. She can also use it to pay for adult day care for her mother.

### Sandy starts by putting the maximum amount into her account.

With her dependent care flexible spending account (FSA) from OptumHealth, Sandy sets aside some of her salary to pay for eligible day care.\* The funds come out of her paycheck before taxes. This year, she contributes the maximum amount allowed for her household: \$5,000.

### Her funds are deposited each pay period.

Funds are deducted from her paycheck and credited to her dependent care FSA. Once the money is in her account, she can use it. This is different from a health care FSA, where all of the funds are available at the beginning of the plan year.

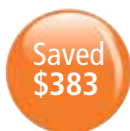
### Good news: Sandy will save \$1,883 in taxes.

Sandy doesn't have to pay federal income taxes or payroll taxes on the money she puts into her dependent care FSA. Her state does not tax her contributions, although some states do.

This year, Sandy contributes \$5,000 to her FSA.



Federal tax  
at 25%

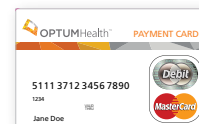


Payroll tax  
at 7.65%



State tax  
at 5%

**Total  
savings \$1,883**



### Using the account is easy.

Sandy can use her OptumHealth® Payment Card for eligible expenses. It's quick and convenient. Or, she can pay with cash, a personal check or credit card, and then submit a claim online at [optumhealthfinancial.com](http://optumhealthfinancial.com). Sandy can also ask OptumHealth to deposit reimbursements for claims directly into her savings or checking account.

### Start saving like Sandy.

Sign up for an FSA during benefits enrollment.

Hypothetical example is for illustration purposes only. Costs, circumstances and tax rates may vary.

### It's simple for Sandy to manage her account.

OptumHealth gives Sandy the resources she needs to make the most of her money. She can access her account at **optumhealthfinancial.com** anytime. And she can use Android™ or Apple® mobile apps to connect with her account and get messages. When she has questions, our customer care professionals are available with answers.



### It's easy to pay for expenses.

The OptumHealth Payment Card is fast and convenient.

- Use it at any child or elder care provider that accepts MasterCard.®
- No paper claims forms. No out-of-pocket costs. No waiting for reimbursements.
- Card transactions happen in real time so your account balance is always current.

\*Flexible spending arrangements are often called flexible spending accounts. Sandy is a fictitious individual used to illustrate OptumHealth programs and services.

Dependent care flexible spending accounts are administered by OptumHealth Financial Services.<sup>SM</sup>

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