

Dependent Care Flexible Spending Accounts

Health Asset Planning



Save for day care, child care, preschool, summer day camps and adult day care.

Save on taxes.

With a dependent care flexible spending account (FSA), you can save federal tax free for day care, child care, nursery school and preschool.* If you are working, you may also be able to use your account to pay for day camp for your child under 13 or to care for qualifying dependent adults, like elderly parents, who can't care for themselves.

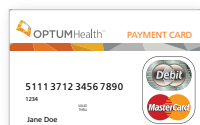
How it works.

You can enroll in a dependent care FSA as long as you and your spouse are working or looking for work, or if one of you is a full-time student.

With a dependent care FSA, you choose how much to contribute, up to a maximum of \$5,000 per year. Your employer deducts this amount from each paycheck, before taxes. You don't have to pay federal or payroll taxes on the money credited to your account, although some states do tax contributions. You save money as you lower your income taxes.

Dependent care funds are deposited every pay period.

The money you contribute to your dependent care FSA is deducted from your paychecks and deposited into your account. The total funds you contribute annually are not immediately available at the beginning of the plan year. This is an important difference between a dependent care FSA and a health care FSA. As soon as you have money in your dependent care FSA, you can use it to pay for eligible dependent care expenses.



Paying for dependent care.

When you use your OptumHealth® Payment Card for FSA expenses, you don't have to submit a paper form for reimbursement. You can also pay with a personal credit card or check. Just submit a claim form, along with the right documents. You can even tell us to deposit your reimbursement directly into your checking or savings account. Or, we can send you a check.

You may be able to use your account to pay for:

- Nursery school and preschool
- Eligible child care
- Before and after school programs
- Babysitters
- Adult day care for an elderly dependent

For a full list of eligible expenses, contact your benefits representative.

Start saving today.

Sign up for a dependent care FSA during benefits enrollment.

Important things to know about your account.

How to enroll.

Enroll in a dependent care FSA during your employer's annual benefits enrollment period. Be sure to plan ahead. Create a list of eligible dependent care expenses for the coming year. It's important to plan because you want to use all of the money in your FSA each year. You will lose any funds remaining at the end of the plan year. Even if that happens, you may still come out ahead because of the tax savings.

Things to consider:

- What dependent care services will you need during the year?
- How often will you use these services?
- How much will everything cost?

Support and account information.

Your account information is available anytime at optumhealthfinancial.com.

Changing your contributions.

In special situations—if you have a baby, adopt a child or become responsible for an adult—you can adjust the amount you contribute to your dependent care FSA. This is called a change in status. If you have a change in status, your benefits representative can help you adjust your contributions. If you leave the company during the plan year, you may be able to submit claims for the rest of the year.

Health accounts can affect your taxes.

Depending on your total income, a dependent care FSA may save you money. But you can't claim a dependent care tax credit on your federal income tax return for services that were reimbursed by your dependent care FSA. Consult a tax advisor to see what option is best for you.

It's simple to manage your account.

OptumHealth gives you the resources you need to make the most of your health care dollars. Access your account at optumhealthfinancial.com anytime. And use Android™ or Apple® mobile apps to connect with your account and get messages. When you have 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.

Dependent care flexible spending accounts are administered by OptumHealth Financial Services.SM

This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.



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