

# Medical Mutual

## Dependent Care Flexible Spending Account

A dependent care flexible spending account (FSA) is an employer-sponsored benefit that allows you to pay for eligible dependent care expenses on a pre-tax basis.

### FSA Benefits

A dependent care FSA saves you money. The contributions you make to an FSA are deducted from your pay before your federal, FICA and state taxes are calculated and are never reported to the IRS. The end result is that you decrease your taxable income.

### How to Use Your FSA

You authorize your employer to deduct a pre-tax amount for your FSA from each paycheck, up to your employer's established limit. You pay for the qualified expenses with your Medical Mutual debit card or out of pocket, and then file a claim for reimbursement.

### Your FSA Option

- **Dependent/Elder Care Account (DCA)**  
The DCA allows you to pay for day care expenses for a dependent child, adult or elder. Eligible services include: nursery school, nanny and or before/after school care through age 12, day care for a disabled adult child, elder day care for parent or dependent, or day camp for children through age 12.

### FSA Contribution Limits

Your employer will provide the FSA contribution limit for your company's selected FSA(s).

### Medical Mutual Debit Card

Your FSA comes with a Medical Mutual debit card that lets you use the funds in your account without having to submit claims or wait for reimbursement.

### Debit Card Substantiation

Substantiation is the process we use to make sure your debit card transactions meet IRS regulations. While most transactions don't require additional paperwork, it is important to keep all receipts and paperwork in case a claim needs to be verified as an eligible expense.

### What is Covered

Dependent care FSA funds cover care costs for your eligible dependents so you can work in the following situations:

- 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

## What is Not Covered

These items are never eligible for tax-free purchase with dependent care DCA funds:

- Expenses for a non-qualified child 13 years and older
- Care provided by a relative living in your household
- Educational expenses including kindergarten or private school tuition fees
- Amounts paid for food, clothing, sports lessons, field trips and entertainment
- Care for a dependent while you are home from work due to an illness

## AccountLink

Access your Medical Mutual FSA on the go with Medical Mutual's AccountLink Mobile App. AccountLink lets you manage your Medical Mutual FSA, view your account balance and profile information, and much more from your mobile device. Download the app today for free from the Apple App Store® or Google Play™ by searching for AccountLink.

## Learn More

For more information about FSAs, visit [MedMutual.com/CDHaccounts](https://www.MedMutual.com/CDHaccounts) or call 1-800-525-9252.