



More savings equals more family fun

A dependent care FSA helps you cover care
for your loved ones

If you need to pay for care for your children, a disabled spouse, or legally dependent parent during your working hours, a dependent care flexible spending account (DCFSA) provides tax savings for all eligible family members, even if they're not covered under your health plan.



Spend tax-advantaged money

Since the dollars you put into your account are pretax, you save every time you use those dollars to pay for eligible medical expenses.

Cover care while you work

The cost of day care for children, or supervision for an aging parent, is a significant expense for many families. A DCFSA allows you to pay for these services while reducing your taxes. For dependents under the age of 13, you can pay for:

- Before- and after-school care
- Nursery school
- Day care and preschool
- Summer and holiday day camps
- Babysitter, nanny or au pair
- Sick childcare
- And more

You can also use your account for adult dependents who need care, such as a spouse or live-in parent. This includes:

- Senior daycare
- Care of an incapacitated adult who lives with you
- Expenses for an in-home caregiver
- Transportation to and from eligible care (provided by your care provider)
- Eldercare (in your home or someone else's)
- And more

For an easily searchable list of eligible expenses, visit optumbank.com/QualifiedExpenses.

See how much Emily saves while covering her family

Emily knows that her children, and her mom, are in good hands while she is at work. And her DCFSA helps her save on these care costs. Check out how much money she’s saving per year:



Annual pay: \$70,000

Yearly contribution	Taxable income	Combined federal, state and Social Security taxes	Spendable income
-\$5,000	\$65,000	-\$19,273	\$45,727
Total annual tax savings: \$1,483*			

How exactly does a DCFSA save me money? Your taxable income is reduced by the amounts you deposit into your account, up to IRS limits. The 2024 DCFSA limit is \$5,000 per household or \$2,500 if married, filing separately.



Manage your DCFSA on the app

Once you're enrolled, the Optum Bank mobile app makes your account even easier to manage. Check your balance, pay your provider, or upload documentation with a few taps.



Ready to enroll?

Enrolling in a DCFSA is quick and easy because it's built into your employer's benefits enrollment. Review your enrollment materials so you don't miss your chance to sign up.



Scan the QR code, or go to optumbank.com/DCFSAvideo, to see how you can save.



Go to optumbank.com to learn more.



*Assuming 22% federal income tax and 7.65% FICA. Results and amount will vary depending on your particular circumstances.

Dependent care assistance programs (DCAPs) ("Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. ("Optum Financial") and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

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