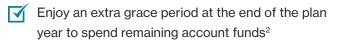
Dependent Care Flexible Spending Account

(with grace period)

A DCFSA lets you use tax-free money to pay for eligible dependent care expenses. A qualifying 'dependent' may be a child under age 13, a disabled spouse, or an older parent in eldercare.







Annual tax saving potential³

\$1,000

IRS Contribution Limit⁴

\$5,000



See how much you can save

HealthEquity.com/ Learn/DCFSA

'DCFSAs are never taxed at a federal income tax level when used appropriately for eligible dependent care expenses. Also, most states recognize DCFSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. I See your plan documents for complete details. I The example is for illustrative purposes only. Estimated savings are based on a maximum annual contribution and an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your contribution amount and taxable income and tax status. I Contribution limit is accurate as of 08/01/2022. Each fall the IRS updates the DCFSA contribution limits. For the latest information, please visit: HealthEquity. com/Learn | HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions.

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Common eligible dependent care expenses:

- · Daycare
- · Nursery school
- · Babysitter
- Preschool
- Summer day camp
- Before/after school programs
- · Elder daycare