

Dependent Care Flexible Spending Accounts

What is a Dependent Care Flexible Spending Account?

A Dependent Care FSA (DCFSA) is a pre-tax benefit account used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare. It's a smart, simple way to save money while taking care of your loved ones so that you can continue to work.



How You Save

With a Dependent Care FSA, you use pre-tax dollars to pay qualified out-of-pocket dependent care expenses. The money you contribute to a Dependent Care FSA is not subject to payroll taxes, so you end up paying less in taxes and taking home more of your paycheck.

Why Enroll?

- Save an average of 30 percent on dependent care services
- Reduce your overall tax burden – funds are withdrawn from your paycheck for deposit into your account before taxes are deducted.
- Take advantage of several convenient, no-hassle payment and reimbursement options.

Is it Right or Me?

A Dependent Care FSA could save you money if you pay for dependent care such as:

- Before and After School Programs
- Transportation provided by caregiver
- Day care and nursery school
- Even dependent adult daycare is deductible if conditions are met!



Frequently Asked Questions

How Much Can I Contribute?

Pre-tax reimbursements of qualified dependent care expenses are set each year by the IRS (Internal Revenue Service) and can vary by plan.

Where Can I Use my Dependent Care Dollars?

Visit our website for a full list of eligible expenses.

How Do I File a Claim?

You can file a claim directly through our Mobile app, online through the participant portal, or paper claim form. Receipts can be directly uploaded via the mobile app or the participant portal.

How Do I Get Reimbursed?

There are several ways to get reimbursed for your Dependent Care flexible spending account claims. Talk to your employer about frequency and method of payment your group has opted for.

Is there a deadline for filing Dependent Care Reimbursement claims

Yes. You may file claims incurred in the current plan year as late as your run-out period (please see your Summary Plan Description).

What happens if my claim amount is greater than the balance in my Dependent Care account?

If your claim amount is more than what you have in your Dependent Care account, HRPro will reimburse you up to the amount that is in your account and hold the rest of your claim until your account is funded. At that time HRpro will reimburse you for the rest of our claim.

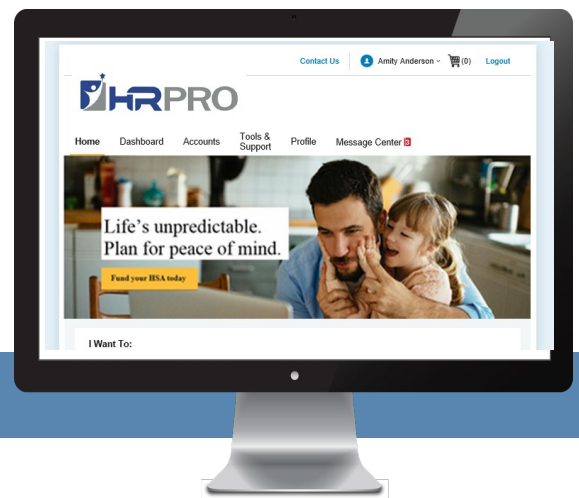
How Do I Login/Register To The Participant Portal?

You will be receiving separate instructions on accessing the participant portal upon enrollment. If you have any difficulty, please contact our client service department at accounts@hrpro.com or 800-989-8776.



Managing Your Healthcare Finances is Easy with the HRPro Online Portal

The HRPro member portal provides you with powerful self-service account access, plus education and decision support tools that help put you in the driver's seat with your healthcare finances.



Features



A single digital experience – a single platform allows access to all your tax-advantage accounts.



Message center– houses all communications from the system along with attachments including tax documents and statements.



Full account details at your fingertips – intuitive online access to plan details, account balances, and transaction history (including prior years)



Self-service convenience – check balances, submit claims and receipt documentation, pay bills, manage investments, and more



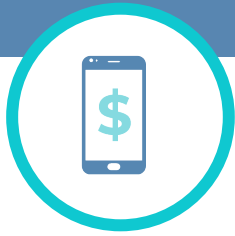
Expense analysis dashboard – plan, manage and budget your tax-advantaged budgets with ease.



Communication when you need it – manage your preferences, with notifications and text alerts.

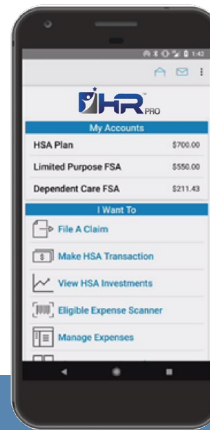


Value-add services and offers – to help you get the most value from your healthcare dollars



Managing Your Health Benefits on the Go with the HRPro Mobile App

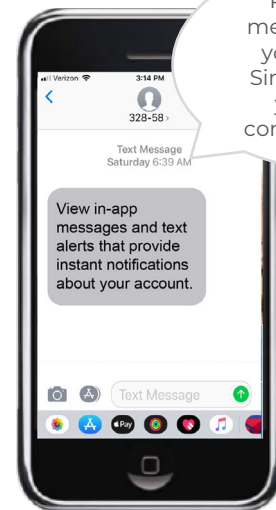
Want a simple, easy way to check your healthcare account balances and submit receipts from anywhere? The HRPro Mobile App lets you securely access your health benefit accounts with a touch of a finger.



Features

With the HRPro Mobile App, you can get to the healthcare account information you need—fast. Wondering whether you have enough money to pay a bill or make a purchase? The HRPro Mobile App puts the answers at your fingertips:

- Real-time access
- Fingerprint quick login
- Check available balances and account
- Summarizes of account information
- **Messages and text alerts**
- Link to an external web pages
- Retrieve lost usernames or passwords
- Use your device of choice – including Apple® and Android™-powered smartphones
- Submit claims
- Upload receipts by snapping a photo
- Make distributions
- Us the eligible expense scanner to scan items to see if they are qualified
- Add and store payees
- Report debit cards lost or stolen and much more!



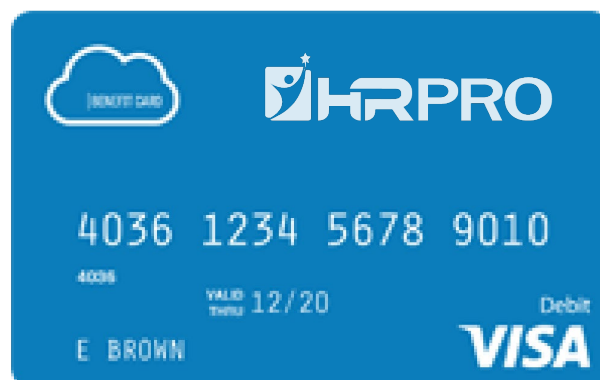
Receive text messages about your account! Simply set up in your online consumer portal.

View in-app messages and text alerts that provide instant notifications about your account.



Easily Access All of Your Benefits

The HRPro debit card provides easy convenience and 24/7 access.



The Convenient Way to Pay!

The benefits debit card lets you easily access all of your benefits. Participants in tax-advantaged benefit accounts can pay for eligible products and services with their benefits debit card. Payments are automatically withdrawn from your benefit account, so there are no out-of-pocket costs and many purchases won't require receipt submission. One card can access all of your benefit accounts!

Real-time access to your benefit account funds – real world convenience!

Your benefits debit card provides immediate access to your benefit funds to pay for qualified expenses without having to pay anything out-of-pocket. Most major pharmacy chains have a point-of-sale system in place that auto substantiates eligible items at the register. Swipe your benefits debit card to subtract the eligible items from your total, then offer a second form of payment for any ineligible items that remain. Receipts should be retained and may need to be submitted upon request.

Advantages of the Card

- No out-of-pocket expenditures
- No waiting for reimbursement
- Convenient access to funds reduces end-of-year forfeitures
- Single card for multiple accounts