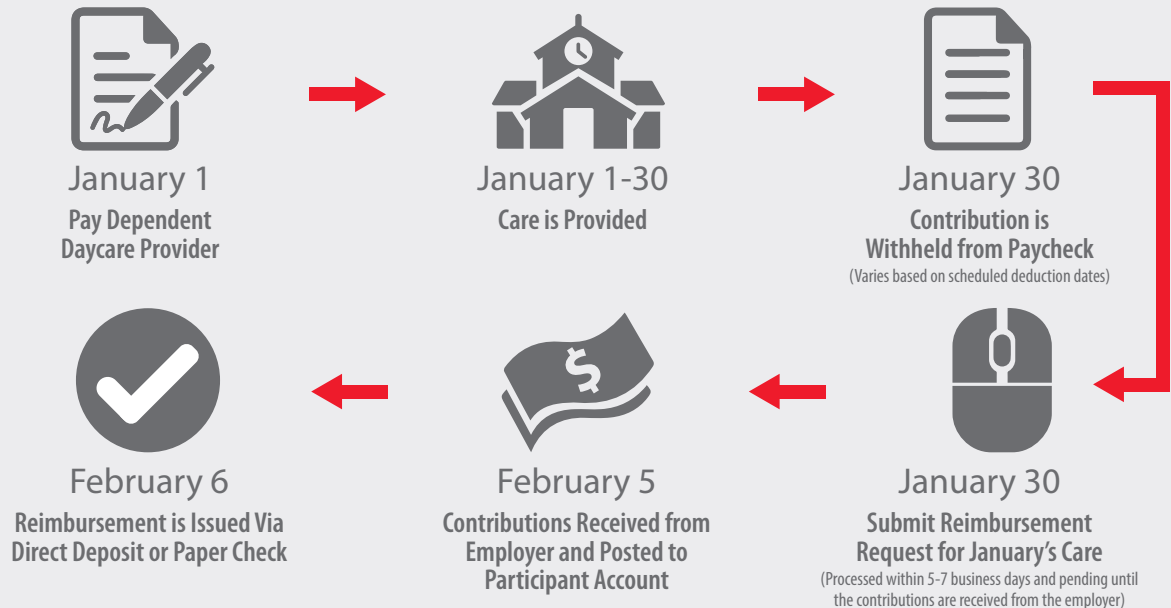


## Using a Dependent Care Account



### How It Works

A Dependent Care Account (DCA) is used to reimburse yourself, with tax-free funds, for eligible dependent day care expenses. Your contribution is withheld from your paycheck before tax, which in turn reduces your overall tax burden.

You may allocate up to \$5,000 pre-tax per calendar year for reimbursement of dependent day care services or \$2,500 if you are married and file a separate tax return.

### Incur Your Expense Before Submitting a Reimbursement Request

It's important to understand that federal Treasury regulations require that an expense may not be reimbursed under a DCA until the service has already been received.

For example: If you prepay for a month of dependent day care, you may not get reimbursed for your expenses until the care has been fully provided. Claims received for services that have not yet been provided will be denied. The claim will need to be resubmitted once the services have been fully provided.

### Submit Your Full Expense Amount

As DCA contributions are withheld from your paycheck and placed into the account, these funds become available for reimbursement. A tip to maximize your reimbursement opportunities is to submit the entire amount of your incurred dependent day care expenses, even if it exceeds your monthly contribution amount. This allows you to build up a "pool" of incurred expenses, with pending amounts ready for reimbursement as soon as the next payroll contribution is received from your employer.

### Getting Reimbursed

Use these tips to receive your reimbursement faster:

- Use AFmobile™, our mobile app, to submit claims on the go.
- File claims electronically through our secured online portal.
- Enroll in direct deposit to ensure a faster reimbursement experience.

Visit with your American Fidelity Assurance Company account manager for more information.

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