

# It's the smart way to save money for your care: Dependent Care FSAs!

A Dependent Care FSA (DCFSA) is a special health care expense account that lets you set aside money from your income — before taxes — to use on qualified health care and dependent care costs. During your enrollment period, you decide how much to put in your DCFSA for the year. Your employer takes money from your paycheck in equal amounts during the year and puts it in your DCFSA. **The best part is the money you put into your account isn't taxed — so each dollar goes further.**

## How to use your DCFSA

You can use your DCFSA for qualified expenses out of pocket and ask to be reimbursed.

To access your account, log in at [anthem.com](https://www.anthem.com) or use the **Anthem Anywhere app**.

## What you need to know



	Dependent Care FSA
Maximum contribution	\$5,000 a year
You can use this DCFSA to pay for	<p>Care for your child, disabled spouse, elderly parent or other dependent:</p> <ul style="list-style-type: none"> <li>• Before-and-after school care</li> <li>• Day care, adult care or elder care</li> <li>• Summer day camp</li> </ul>

- You must have funds in your DCFSA before you can spend them.
- Expenses qualify if the care makes it possible for you (or you and your spouse) to work, look for work, or go to school full-time. If your spouse is a stay-at-home parent, you shouldn't enroll in a DCFSA.
- Married couples have a combined \$5,000 limit they can save in a DCFSA, even if each spouse has his or her own FSA. A married person filing taxes separately can save up to \$2,500.
- Your dependents must be under the age of 13; mentally or physically unable to care for themselves and listed as dependents on your federal income tax return; or adults who depend on you for more than half of their financial support for the year.



The IRS regulates how you can use your DCFSA dollars. Check the complete list of qualifying expenses at [irs.gov/pub503](https://www.irs.gov/pub503) (dependent care).

## Important DCFSA tips

- Save your receipts, you might need them to verify your expenses or to get reimbursed.
- Plan carefully so you use all of the money in your DCFSA by the end of the plan year. If you don't use the money, you could lose it.