

Dependent Care Flexible Spending Account

(with grace period)

A DCFSAs lets you use tax-free money to pay for eligible dependent care expenses.¹ A qualifying 'dependent' may be a child under age 13, a disabled spouse, or an older parent in eldercare. DCFSA paycheck deductions are tax-free too, which helps reduce your taxable income. The more you contribute, the more you save.

- ✓ Access funds as you make contributions.
- ✓ Enjoy fast, hassle-free reimbursement.
- ✓ Take advantage of an extra grace period at the end of the plan year to spend your benefit.²

Less tax. More paycheck.

Get \$20 tax savings for every \$100 you contribute.³

DCFSA	Tax-free
No DCFSA	Taxed

DCFSA Contribution Limit⁴

\$7,500



See how much
you can save.

Learn.HealthEquity.com/nemours-childrens-health

Scan to download the
HealthEquity mobile app.



Already enrolled?
Set up your account
directly in the app.
No need to go online.

Spend tax-free on eligible expenses.

- Daycare
- Babysitter
- Elder care
- Preschool

Discover more: HealthEquity.com/QME

Enrollment Period:
Oct. 27 - Nov. 16, 2025

¹DCFSAs are never taxed at a federal income tax level when used appropriately for eligible dependent care expenses. Also, most states recognize DCFSAs funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. | ²See your plan documents for complete details. | ³The 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. | ⁴Contribution limit accurate as of 07.14.2025. Limit increase effective 01.01.2026. See the latest info. at HealthEquity.com/learn | HealthEquity does not provide legal, tax or financial advice.