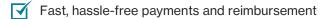


Dependent Care Flexible Spending Account

(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.





Enjoy an extra grace period at the end of the plan year to spend remaining account funds as designated by your employer²

Annual tax saving potential³

\$1,000

IRS Contribution Limit⁴

\$5,000



See how much you can save

learn.HealthEquity.com/concordiaplans

'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. | 'See your plan documents for complete details. | '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. | '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.

Copyright © 2022 HealthEquity, Inc. All rights reserved. OE_DCFSA_1-pager_May 2022



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



We're available 24/7 at

866.346.5800