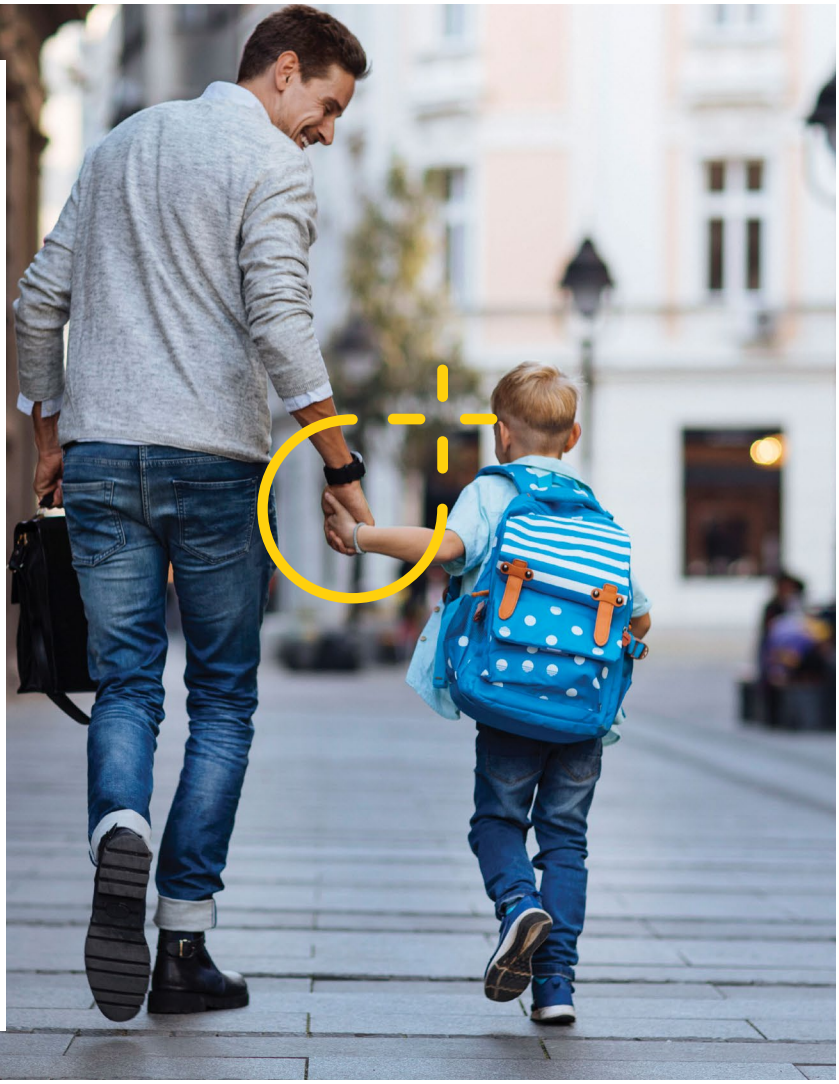
FURTHER℠
by HealthEquity

FSA

The Dependent Care Flexible Spending Account

Welcome to your flexible spending account (FSA) from Further. We're one of the largest, most experienced and trusted FSA administration partners in the nation. Everything you need is just a tap, click, call or swipe away.

If you have questions or need more information about your FSA, our expert customer service team is ready to help.



Introducing the FSA

A dependent care flexible spending account (FSA) is a personal expense account that allows you to set aside a portion of your salary pretax reducing your taxable income.[1] You can use that money to pay for eligible dependent care costs.

[1] Please consult your tax advisor with questions.

How a dependent care FSA works

Estimate your dependent care costs for next year and plan wisely. Unused funds are forfeited at the end of the plan year. (Check your plan, as some employers may allow additional time to incur expenses or spend your money after the plan year ends.)

Select how much money you want to withhold from each paycheck during annual enrollment.

The amount you select is withheld pretax from your pay in equal portions throughout the year and deposited into your FSA.

Once it's in your FSA, the money is ready to use for dependent care costs. Simply submit your receipts and get reimbursed up to the available balance in your account.

Use this worksheet to calculate how much you should set aside.

Pay for dependent care expenses tax-free

Who qualifies?

- Children under the age of 13
- Any adult you can claim as a dependent on your tax return or who is physically or mentally unable to care for him/herself

All systems go!

For your FSA to work, use it for these:

- Licensed daycare, nursery, or preschool
- Summer day camp
- Before and after school care
- Eldercare

Heads up!

You can't use your FSA for these:

- Education/tuition expenses
- Field trip expenses
- Overnight camps

NOTE: It's important to save all your receipts to validate expenses, as required by the IRS.

Select a dependent care FSA at enrollment

Get connected when you receive your Spending Account I.D. number in the mail.

We're here for you

If you can't find the answers you're looking for online, give us a call. You can talk with one of our specially trained FSA customer service representatives.

1-800-859-2144

7 a.m. to 8 p.m. CST, Monday-Friday

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