

FSA

Dependent Care Flexible Spending Account

Welcome to your flexible spending account (FSA) from Capital Blue Cross. Everything you need is just a tap, click, call, or swipe away. If you have questions our expert team is ready to help.

Introducing the Capital Blue Cross 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. You can use that money to pay for certain dependent care costs such as daycare, preschool and after-school programs, and eldercare, tax-free.

Depending on your tax bracket, a dependent care FSA may help you save on most of these costs*.

How a dependent care FSA works

- Estimate your dependent care costs next year. (Plan wisely. Depending on the plan your employer sets up, any unused money will be forfeited at the end of the plan year or grace period.)
- Select how much to withhold from your pay at enrollment.
- The amount you select is withheld pretax from your pay in equal portions throughout the year and put into your FSA.
- Once it's in your FSA, the money is ready to use for dependent care costs. Simply submit your receipts securely at capbluecross.com/funds and be reimbursed up to the available balance in your account.



Pay for dependent care expenses tax-free

All systems go!

Use your FSA for:

- Licensed daycare facilities
- Licensed preschool and after-school programs
- In-home care services
- Eldercare
- Special day camp expenses

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

Heads up!

You can't use your FSA for:

- Care for children age 14 or older except special circumstances
- School expenses including kindergarten
- Late fees or fees charged for missed days
- Overnight camp
- Meals and food items
- After-school sports or enrichment
- Transportation or activity fees

Select a dependent care FSA at enrollment

Contribute only what you think you'll need within the next plan year.

Access your FSA funds and transactions easily:

- If you also have a health plan through Capital Blue Cross, access your FSA through your secure account at [CapitalBlueCross.com](https://www.CapitalBlueCross.com).
- If you are not enrolled in a Capital Blue Cross health plan, get connected at [capbluecross.com/funds](https://www.capbluecross.com/funds) after receiving your spending account ID number in the mail.



To view and manage your account on-the-go, download the *My Health Spending Assistant* app. Register using your spending account ID number.

We're here for you.

If you can't find the answers you're looking for online, give us a call at **877.293.7041**. You can talk with one of our specially trained FSA customer service representatives **8 a.m. to 9 p.m. Monday-Friday** and **9 a.m. to 5 p.m. Saturday and Sunday**.

Flexible Spending Accounts



[CapitalBlueCross.com](https://www.CapitalBlueCross.com)

Plan year 2021.

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