

Dependent Care Flexible Spending Account

A DCFSA 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.
- ✓ Plan ahead because DCFSA funds eventually expire.

Less tax. More paycheck.

Get \$20 tax savings for every \$100 you contribute.²

DCFSA

Tax-free

No DCFSA

Taxed

DCFSA Contribution Limit³

\$5,000



See how much
you can save.

learn.heartequity.com/adobe

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

Employer Contributions:

Up to \$1,200

2025 DCFSA Important Dates

Use your funds: Eligible expenses can be paid from January 1, 2025 – December 31, 2025.

Submit claims: You have until March 31, 2026 to submit claims for 2025 DCFSA expenses.

Forfeiture reminder: Any unclaimed 2025 DCFSA funds will be forfeited after March 31, 2026.

¹DCFSA's are federally tax-deductible for eligible expenses and usually state-deductible; consult a tax advisor for details. | ²Example for illustration only; savings based on a 20% federal and state tax bracket. | ³Contribution 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 or tax advice.