



Dependent Care Flexible Spending Account

A DCFSA lets you use tax-free money to pay for eligible dependent care expenses.¹

While this most commonly means child care for children under the age 13, it can also be used for your qualified dependent of any age (such as an adult child, parent, etc.) who are physically or mentally incapable of self-care and who live in your household for at least half of the year

In general, in order for an expense to be eligible for reimbursement under a dependent care FSA, the expense must be necessary to enable you to work or to look for work. If you are married, your spouse also must work, be looking for work, be a full-time student, or have a severe physical or mental condition that makes them incapable of self-care.

- Pre-tax payroll contributions
- Fast, hassle-free payments and reimbursement

2023 IRS Contribution Limit²

\$5,000



See how much you can save

HealthEquity.com/Learn/DCFSA

866.735.8195



Common eligible dependent care expenses:

- Daycare
- Nursery school
- Babysitter
- Preschool
- Summer day camp
- Before/after school programs
- Elder daycare
- Nanny
- YMCA day camp
- Adult daycare
- Extended daycare programs
- Behavioral modification programs
- Agency fee for child care

¹DCFSA's 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. | ²Contribution 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.