

with Grace Period



You're paying enough for dependent care. Don't pay taxes on it, too.

The dependent care expenses that you pay out of your own pocket don't have to take such a big bite out of your budget. Use a *WageWorks*® **Dependent Care Flexible Spending Account (FSA)** to cover these expenses and save using pre-tax dollars.

Dependent Care
DCC

It's like a 30% off sale on eligible dependent care expenses.¹

- Save up to 30% on things like preschool, child or elder care, summer day camp and more¹
- Reduce your overall tax burden – funds are withdrawn from your paycheck before taxes are deducted
- Pick from several convenient, no-hassle payment and reimbursement options

Dependent Care Flexible Spending Account

with Grace Period

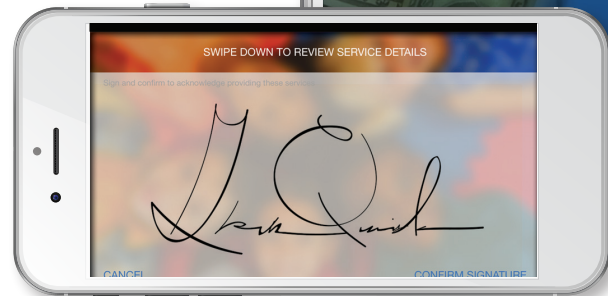
How does it feel to save hundreds of dollars every year?

It's up to you. Simply decide how much to contribute to your Dependent Care FSA and funds are withdrawn from your paycheck *before taxes*. So you're not paying taxes on your full income. And that feels pretty good.

If you've ever used an app, you can do this.

Checking your balances, changing your contribution and otherwise managing your account is as simple as your smartphone. Just download the *EZ Receipts*® mobile app by WageWorks to access your account from anywhere.

Your dependent care providers can even sign receipts right from your mobile device to make account management even easier.



If you want to save, here's how you start.

- Estimate your annual dependent care expenses and make your contributions accordingly
- Pay close attention to your account, though, because money left unspent at the end of your plan year may be forfeited; grace period plans (where available) provide up to 2 ½ months at the end of the plan year to spend down money left in your account
- Utilize a grace period through September 15th after your plan year ends to spend down money left in your account

Sign up during your Open Enrollment period, or contact your Employee Benefits Division now for more information at 619.236.5924.

See how your savings add up with the WageWorks calculator:
wageworks.com/mydcfsa

1 Assumes a combined tax rate of 30%, including FICA, state and federal income taxes.
Actual amounts may vary.

© 2018 WageWorks, Inc. All rights reserved. The term "savings" herein refers only to tax savings and actual savings are dependent on individual tax rates. No part of this document constitutes tax, financial, or legal advice. Please consult your advisor regarding your personal situation and whether this is the right program for you. 3029 (201804)

WageWorks
everyone benefits®