LOWER YOUR COSTS FOR DEPENDENT CARE WITH AN FSA.

DEPENDENT CARE SAVINGS, YOUR WAY.

A Dependent Care Assistance Program (DCAP) allows you to put away money tax-free for the cost of care for an eligible child or family member while you're at work. These accounts—also commonly known as Dependent Care FSAs—mean you save on taxes while budgeting part of your paycheck for dependent care.

HOW IT WORKS

1. **You save on taxes.** Since you put money in your dependent care account before taxes, you don't pay income tax on those dollars.
2. **You choose how much to contribute each year.** When you enroll, you decide how much to set aside for the year, up to an annual maximum.
3. **It's not just for your kids.** While many people use their DCAP for childcare, it can also be used to fund dependent care expenses for a qualified relative, spouse, or dependent.

SPEND YOUR DCAP DOLLARS ON DEPENDENT CARE COSTS LIKE

- Nursery or pre-school
- Childcare center
- Before- or after-school care center or program
- Care provided by a private sitter or nanny
- Summer or school-break day camp
- Adult day care

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apprize Benefit Services

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

MANAGE YOUR ELEVATE FSA

Elevate™ offers two simple and easy-to-use ways to manage your dependent care account.

Online at apprize.elevateaccounts.com, available on PC and mobile devices.

With the Elevate mobile app for Android™ and Apple® (iOS).

SPEND YOUR DCAP

It's easy to use your dependent care account to pay for eligible expenses.

Pay by debit card

Use your dependent balance to pay a provider with your *Elevate™ Visa® Debit Benefits Card*[1].

Get real-time reimbursement

Pay for expenses directly and then reimburse yourself online via direct deposit, or send money to a debit card, PayPal® or Venmo®. You also have the option to receive a check.

Complete an online payment

Use your dependent account balance to pay a provider directly at apprize.elevateaccounts.com or with the Elevate Accounts mobile app.

Generally, you must use all the funds in your dependent care account by the end of the year. However, based on your employer's plan design you may have some additional flexibility.

EASILY ACCESS YOUR DCAP

Your dependent care account is designed to be simple to use and manage.

Your contributions go into the account automatically from your paycheck. You can see your balance, submit and check claims status, pay providers, and make other transactions online or from the Elevate Accounts mobile app.

Your dependent care account is right at your fingertips when you need it.

Log in at apprize.elevateaccounts.com

Need help? Contact us at pretax@apprizebenefitservices.com

[1]This card is issued by UMB Bank, n.a. pursuant to a license from Visa U.S.A. Inc.

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