

Stretch Your Paycheck to Help Cover Dependent Care Expenses

Enjoy pre-tax savings on qualified dependent expenses with a Dependent Care Flexible Spending Account.



A Dependent Care Flexible Spending Account (DC-FSA) covers qualified care expenses for children age 12 and under and eligible older dependents who cannot care for themselves.¹ The IRS determines which expenses are qualified for reimbursement. Examples of qualified expenses include the following:

Dependent Care FSA-qualified expenses include:

- Licensed nursery schools
- Qualified childcare centers
- Au pair or nanny
- Before- and after- school programs
- Summer camps
- Sick childcare
- Preschool tuition
- Adult daycare facilities
- Elder care

While this list identifies the eligibility for some of the most common dependent care expenses, it is not meant to be all-inclusive.

For a complete list of qualified dependent care expenses, see [IRS Publication 503](#).²



These expenses are typically not qualified for reimbursement under your DC-FSA

- Babysitting (non work-related)
- Dance lessons
- Piano lessons
- Language lessons
- Kindergarten tuition
- Field trips
- Late payment fees for childcare
- Sleepaway summer camps
- Meals, food or snacks for children
- Medical care for children or dependent adults
- Household services (cook, cleaning, maid)
- Nursing home care
- Private school tuition
- Tutoring, educational and learning skills

Receipt Organizer

Use the receipt organizer on the **MetLife HS&SA** mobile app to store receipts and other supporting documentation related to your DC-FSA. The IRS requires documentation for reimbursements from your account, and the Receipt Organizer makes using your account easy!

Manage your account on the go! To download, search **MetLife HS&SA** on the Apple or Android app store on your mobile device.



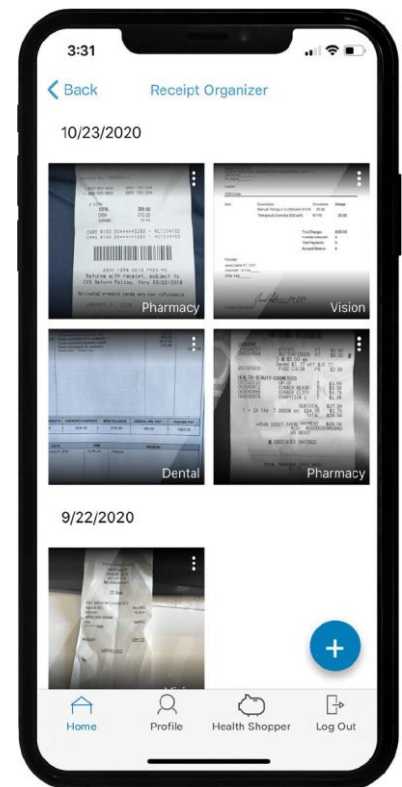
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Important Note

Payment from a DC-FSA cannot be made until after the service has been provided and after contributions have been posted to your account.

For example, if you pay your childcare provider for the entire month of January on January 1, you cannot be reimbursed until after January 31.



Questions?

Call MetLife Customer Service.

1 800 GET-MET8 or 1 800 438-6388

<https://HealthSavingsAndSpending.MetLife.com>

¹ Eligible dependents include any child (age 12 and under) who resides with a participant and for whom the participant is entitled to a personal tax exemption as a dependent and a spouse, parents, or other tax-dependent adults who reside with the participant and who are physically or mentally incapable of self-care.

² In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer's plan document(s) for the latest list of qualified expenses under their plan.

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