



# Savings power.

## take care by WageWorks Dependent Care Flexible Spending Account

A **take care**® WageWorks Dependent Care Flexible Spending Account (FSA) is a pre-tax benefit account used to pay for dependent care services, such as preschool, summer day camp, before or after school programs, and child or elder day care. A **take care** by WageWorks Dependent Care FSA is a smart, simple way to save money while taking care of your loved ones so that you can work.

### WHY YOU NEED IT

- Save an average of 30% on preschool, summer day camp, before/after school programs, child or elder day care, and more
- Reduce your overall tax burden—funds are withdrawn from your paycheck for deposit into your Dependent Care FSA before taxes are deducted
- Take advantage of several convenient, no-hassle payment and reimbursement options

Your Estimated Tax Savings			
Without Dependent Care FSA		With Dependent Care FSA	
Gross annual pay (estimate)	\$60,000	Gross annual pay (estimate)	\$60,000
Estimated tax rate (30%)	- \$18,000	Maximum annual Dependent Care FSA contribution	- \$5,000
Net annual pay	= \$42,000	Adjusted gross pay	\$55,000
Estimated annual dependent care expenses	- \$5,000	Estimated tax rate (30%)	- \$16,500
Final take-home pay	= \$37,000	Final take-home pay	= \$38,500

Take home this much more **\$1,500**

Calculate how much more you can take home in one year at [wageworks.com/takecare-mydcfsa](http://wageworks.com/takecare-mydcfsa)

take care®  
by WageWorks



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## How It Works

Simply decide how much to contribute to your account each year, and funds are withdrawn from each paycheck for deposit into your account before taxes are deducted. As soon as your account is funded, you can use your balance to pay for many eligible dependent care expenses.

Be sure to estimate your annual dependent care expenses and make your contributions carefully. Any money left unspent in your Dependent Care FSA at plan year end is forfeited.

### HOW YOU USE IT

With a variety of payment and reimbursement options, your **take care** by WageWorks Dependent Care FSA is easy to use. Be reimbursed for payments you make via check or direct deposit or use your **take care** Flex Benefits Card directly at the provider.

### HOW YOU MANAGE IT

Manage your account via a secure website on any computer or mobile device that's connected to the Internet or via the **take care** MyFlex<sub>sm</sub>Mobile app.

### HOW MUCH YOU CAN CONTRIBUTE

You can contribute up to a maximum of \$5,000 to your **take care** by WageWorks Dependent Care FSA as of 2014. This limit may change for 2015.



## How You Get It

Ready to save? Sign up for a **take care** by WageWorks Dependent Care FSA during your Open Enrollment period. Contact the person or organization managing your benefits enrollment today!

Learn more at [wageworks.com/takecare-mydcfsa](http://wageworks.com/takecare-mydcfsa)

