

DEPENDENT CARE ASSISTANCE PROGRAM

- ● ● Child care and elder care expenses can be very costly. A TAG dependent care flexible spending account allows participants to save on dependent care expenses by pre-taxing up to \$5,000 of their families eligible dependent care expenses. By paying for dependent care costs with pre-tax money, participants can easily save more than \$2,000 per year!

EXAMPLE SAVINGS PER YEAR:	Without TAG	With TAG	Savings
Childcare	\$3,500	\$2,450	\$1,050
Summer Day Camp	\$1,500	\$1,050	\$ 450
Total:	\$5,000	\$3,500	\$1,500

ELIGIBLE DEPENDENTS

Dependent care flexible spending accounts are used to pay for work related care for your eligible dependents. Eligible dependents include your qualifying child under the age of 13 and your spouse, or a qualifying relative whom is physically or mentally incapable of self care. To determine if you have a qualifying child or relative please contact (877) 506-1660.

WHAT ARE QUALIFIED CHILD CARE EXPENSES?

- ELIGIBLE:
- After School Programs
 - Au Pair
 - Babysitting (work related)
 - Before School Programs
 - Child Care
 - Extended Care
 - Housekeeper caring for dependent (partial)
 - Nanny
 - Nursery School
 - Pre-School
 - Sick Child Care
 - Summer Day Camp
- IN-ELIGIBLE:
- Babysitting (not work related)
 - Educational or Study Services
 - Field Trips
 - Kindergarten Tuition
 - Late Payment Fees
 - Private School Tuition (beyond pre-k)
 - Overnight Camps
 - Tutoring

WHAT ARE QUALIFIED ELDER CARE EXPENSES?

- ELIGIBLE:
- Adult Day Care Center
 - Custodial Care (work related)
 - In-Home Elder Care
 - Transportation to and from eligible care*
 - Senior Day Care
- *must be provided by care provider
- IN-ELIGIBLE:
- Custodial Care (not work related)
 - Day Nursing Care
 - Nursing Home Care
 - Medical Care
 - Transportation to and from eligible care*
- *not provided by care provider

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FREQUENTLY ASKED QUESTIONS

How do I sign up for a Dependent Care Spending Account?

To participate in your employer sponsored dependent care assistance program, you must first determine your family's eligible dependent care expenses for the entire plan year (not to exceed \$5,000 per plan year). Then divide your total estimated expenses by the number of pay periods you have per plan year. This is the amount which will be redirected to your dependent care spending account every payday. To make your election, complete an enrollment form and turn into your human resources dept.

Can I change my election during the plan year?

It is important to carefully choose the amount you elect to contribute to your dependent care spending account. Your election amount may not be changed during the course of the plan year unless you experience a qualified change in family status, which include marriage, divorce, death of a dependent or spouse, birth or adoption of child, termination or commencement of employment of spouse, self or spousal unpaid leave of absence, or a substantial change in your family's health coverage due to a change in your spouse's group health plan.

How do I get reimbursed from my Dependent Care Spending Account?

To access available funds in your dependent care account, simply fill out a reimbursement request form, complete with your service provider's endorsement and fax to 877.561.1661. It is important that the request form is completed in it's entirety to ensure efficient processing of your claims. Reimbursement request forms can be found online at www.flexasap.com.

What if my claim amount is greater than the balance in my dependent care account?

If your claim amount is greater than the balance in your dependent care account, TAG will reimburse you up to the amount that is in your account and hold the remainder of your claim until your account balance meets or exceeds the claim amount, at which time TAG will reimburse the remaining balance of your claim.

Does my childcare provider need to be a licensed care provider?

No. If your care provider is a business, TAG requires you to provide the Tax ID number or an EIN number of the provider. If your care provider is an individual, TAG requires you to provide a social security number with your reimbursement request. Your care provider may be a relative, but may not be a minor child or dependent which you claim on your income tax return.

PARTICIPANT SUPPORT

If you have additional questions about how the dependent care assistance program can help you, please contact your TAG support team at (877) 506-1660. A live representative is available to assist you with all inquiries from 8am to 5pm PST. You may also send inquiries to inquiries@flexasap.com or logon to www.flexasap.com for further assistance.