Dependent Care Flexible Spending Accounts

Save on care for the ones you care about most

Your dependents—your children, aging parents, or family members with special needs—rely on you for care, even when you're not around. Save money on those services with a dependent care flexible spending account.

What is a Dependent Care FSA?

A Dependent Care Flexible Spending Account (FSA) is an employer-sponsored plan that allows you to use tax-free dollars to pay for eligible dependent care expenses[2] incurred while you're participating in the plan.[1]

CONTRIBUTE PRE-TAX FUNDS

SPEND FUNDS TAX-FREE[1]

[1] The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

[2] The list of eligible expenses are set by federal regulations and are subject to change. Contact your Plan Administrator for more information or visit www.irs.gov for details.

Which expenses are eligible?

To qualify, expenses must be related to the care of a dependent child (under age 13, or any age with special needs) or dependent adult, and must enable you to work or attend school full-time. For a complete list of restrictions and qualified expenses, refer to IRS Publication 503: Child and Dependent Care Expenses.

Expenses that may qualify include:

DAYCARE
AFTER-SCHOOL CARE
PRESCHOOL

ADULT DAY PROGRAMS
IN-HOME CARE
SUMMER DAY CAMP

2026 Contribution Limits

(MARRIED EMPLOYEE FILING SEPARATELY)

$3,750

(MARRIED OR SINGLE PARENT)

$7,500

The funds in your Dependent Care FSA are use-it-or-lose-it, so it's important to accurately estimate your upcoming expenses.

Remember, you must spend the entire balance for the plan year or forfeit any remaining funds. You'll choose your contribution amount when you enroll during your employer's open enrollment period.

Keep in mind that some plans offer a Grace Period, which allows for extra time to incur new claims against your remaining balance.

How to use a Dependent Care FSA

Before Open Enrollment

Before your employer's open enrollment period, take time to accurately estimate your upcoming expenses. Use that estimate to identify a contribution amount.

During the plan year

During the plan year, you will be able to quickly and easily make payments for eligible expenses using pre-tax dollars.

Unlike Health FSAs, the funds are available as they are contributed and the annual election amount will not be available for you to spend right away. You will fund the account with equal, tax-free deductions throughout the year—one in each paycheck.

You'll use just one debit card to pay, whether you have one Voya Financial flexible spending account or multiple accounts. **Receipts are required**, and you'll be able to submit them using the online portal or mobile app.

If you forget or are unable to use the card, don't worry; you can still get reimbursed. Simply add a bank account to your account profile and **use the app or online portal** to request a direct deposit.

At the end of the plan year

At the end of the plan year, you'll review your actual expenses and re-enroll.

Use the mobile app or online portal to monitor your account and ensure you're on track to **spend all of your funds**.

Then, consider whether you spent more or less than your total contribution amount. Was your contribution too small? Or too much?

Use that information to **update your annual contribution** as you re-enroll, during your employer's next open enrollment period.

To do:

- ☑ Estimate upcoming dependent care expenses
- ☑ Identify an annual election amount
- ☑ Enroll in your plan

- ☑ Make pre-tax contributions
- ☑ Pay for eligible expenses
- ☑ Submit receipts
- ☑ Get reimbursed

- ☑ Make sure you've spent your balance
- ☑ Review your estimated vs. actual amounts
- ☑ Re-enroll

Less hassle, more flexibility

When you choose a flexible spending account from Voya Financial, you get access to tools that make account management easy.

Prepaid debit card

Spend tax-free dollars on eligible health, dependent care and/or commuter expenses using just one card. Smart card technology is coded into your card, so it can automatically pull funds from the proper account.

Convenient mobile app

Capture receipts, reimburse yourself for out-of-pocket expenses, view your account balance, complete transactions and more, all on the go with your mobile device.

Secure online portal

Complete the same tasks you can with the app—plus file claims, get email notifications and more through a secure consumer portal.

Make the most of each paycheck by paying for dependent care expenses with pre-tax dollars. Keep it easy by choosing a Dependent Care FSA from Voya Financial.

Flexible Spending Accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC).

This highlights some of the benefits of a Flexible Spending Account. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and its subcontractors reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

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