



You're paying enough for dependent care. Don't pay taxes on it, too.

The dependent care expenses that you pay out of your own pocket don't have to take such a big bite out of your budget. Use a take care[®] by WageWorks[®] **Dependent Care Flexible Spending Account (FSA)** to cover these expenses, and save using pre-tax dollars.



It's like a 30% off sale on eligible dependent care expenses.¹

- Save up to 30% on things like preschool, child or elder care, summer day camp and more.¹
- Reduce your overall tax burden – funds are withdrawn from your paycheck before taxes are deducted.
- Pick from several convenient, no-hassle payment and reimbursement options.

Dependent Care Flexible Spending Account

How does it feel to save hundreds of dollars every year?

It's up to you. Simply decide how much to contribute to your Dependent Care FSA, and funds are withdrawn from your paycheck *before taxes*. So you're not paying taxes on your full income. And that feels pretty good.

If you've ever used an app, you can do this.

Checking your balances and managing your account is as simple as using your smartphone. Just download the MyFlexSM mobile app to access your account from anywhere.



If you want to save, here's how you start.

- Estimate your annual dependent care expenses, and make your contributions accordingly.
- Pay close attention to your account, though, because money left unspent at the end of your plan year may be forfeited; grace period plans (where available) provide up to 2 ½ months at the end of the plan year to spend down money left in your account.

Sign up during your Open Enrollment period, or contact your benefits manager now for more information.

See how your savings add up with a Dependent Care FSA:
wageworks.com/takecare-mydcfsa

1 Assumes a combined tax rate of 30%, including FICA, state and federal income taxes. Actual amounts may vary.

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