



How Your Account Works

Dependent Care FSA



Paying for care is easy...

This step-by-step guide explains how to use your dependent care flexible spending account.

Step 1

Pay for your qualified dependent care services.

- ✓ Pay for dependent care expenses out of pocket.
- Qualified dependent care expenses generally cover your dependents under the age of 13, disabled spouses, or dependent elders.
- Dependent care expenses are for child care required in order for a caretaker to work or look for employment. Day care, preschool, nursery school, day camp, au pair or babysitter, before or after school care, and elder supervision.
- For a longer list of eligible items, see connectyourcare.com.

Step 2

Get a receipt from your dependent care provider.

- ✓ Ask your provider for an **itemized receipt** as documentation* – be sure it contains these five pieces of information:
 1. Dependent(s) name
 2. Service start + end dates
 3. Provider's name + address
 4. Description of the service
 5. Amount paid

Step 3

Complete the payment process.

- ✓ Request reimbursement online or via the mobile app, and submit your documentation, or submit a manual claim. See p. 2 for **How to Submit a Reimbursement Request**.

Frequently Asked Questions

May I request dependent care funds in advance?

No. The Treasury Department and Internal Revenue Service regulations stipulate reimbursement is limited to what is available in the account and can only be made after services are rendered.

What if I submit a claim for more than I have in my account?

Any eligible claims in excess of the available balance will be pended and additional funds will be paid out automatically as contributions are received.

How do Dependent Care FSAs work with other tax-advantaged accounts?

Since a Dependent Care FSA covers different expenses than a Health Care FSA and a Health Savings Account (HSA), which cover medical expenses, there are no regulations limiting a person from having a medical account alongside a Dependent Care FSA.

Simplify with e-certify!

Our e-certify feature lets you capture your dependent care claim information and provider authorization on the spot using your mobile device, eliminating the need for paper receipts and accelerating reimbursements from your account.

When submitting a dependent care claim through your mobile app, simply select the e-verify option found at the bottom of the screen and follow the prompts to obtain your provider's signature electronically.

Once established, recurring claims with the same amount at the same provider will be automatically stored and easily accessed for quick and easy verification by your provider.

E-certify simplifies the dependent care reimbursement process so you can spend less time on paperwork and more time with those you love.



How to Submit a Reimbursement Request

With dependent care, you'll need to submit a request to be reimbursed. Here's how.

Step 1

Get Started

Log into your account online or using the mobile app.

Step 2

Enter the Required Information

Select "Make a Payment" and follow the on-screen prompts to fill in the requested information.

Step 3

Check Your Documentation

Be sure your documentation contains these five pieces of information:

1. Dependent(s) Name
2. Service start + end dates
3. Provider's name + address
4. Description of the service
5. Amount paid

Step 4

Submit Your Documentation

Follow the on-screen prompts to submit your documentation. If you are on your phone, you can take a picture and upload it directly. If on your computer, you can browse and select your image to upload.



You also have the option to fax your documentation when online, though this method takes longer to receive reimbursement. Fax the form, along with your documentation, to the number on the form. Continue through the on-screen prompts to finalize your request.



Each fax cover form has a unique barcode at the top; be sure to use the fax cover form for this claim. If you have more than one claim, send each claim as a separate fax.

You're done! If we have all the information we need, we'll process the claim.

Use technology to your advantage.

Save yourself time by downloading **myCYC**, our secure mobile app. Use it to:

- ✓ View account balances and payments
- ✓ Request a payment
- ✓ Receive important account alerts
- ✓ Take a photo of your receipt and upload it directly to the system
- ✓ View FAQs or tap to call Customer Service

Are you an advanced user? Sign up for Mobile Alerts in your online account for text messaging.

"The mobile app is very user friendly and makes it easy to track claims and upload necessary documentation."

– CYC participant



online access



mobile access



24/7 access