



DEPENDENT CARE

FLEXIBLE SPENDING ACCOUNT

YOUR STEPS TO SAVINGS!

1 REALIZE THE TAX SAVINGS
You can set aside pre-tax money into an account to be reimbursed for eligible dependent childcare expenses. Savings will depend on your tax bracket. For example, if you are taxed at 25% and you enroll for \$5,000 you would save \$1,250 in taxes.

2 ESTIMATE YOUR EXPENSES
Plan for your upcoming expenses. A brief list of expenses can be found to the right. A comprehensive list of allowable expenses and an expense worksheet can be found at www.flores247.com.

3 ENROLL AND MANAGE YOUR ACCOUNT
Contact your Human Resource Department to find out how to enroll for this benefit. Flores will mail a custom Participant ID number to your home address to help you manage your account. Contact information can be found on the back of this flyer.

THE DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA) CAN REIMBURSE YOU FOR DAY CARE EXPENSES PROVIDED FOR YOUR DEPENDENTS SO THAT YOU (AND YOUR SPOUSE, IF YOU ARE MARRIED) CAN WORK. CARE MUST BE FOR A DEPENDENT CHILD UNDER AGE 13 OR A DEPENDENT OF ANY AGE THAT LIVES IN YOUR HOUSEHOLD THAT IS INCAPABLE OF SELF-CARE.

ELIGIBLE EXPENSES

- Preschools
- Before and after school care
- Day camps

INELIGIBLE EXPENSES

- Overnight camps
- Tuition / kindergarten & educational expenses
- Regular fees not applied to care of child

DEPENDENT CARE FAQs

FREQUENTLY ASKED QUESTIONS

HOW CAN I SUBMIT A CLAIM?

Claims may be uploaded to your account on our participant website, www.flores247.com, or using our e-Receipt mobile application. You may also submit your request for reimbursement via fax or mail, if you prefer. Please note that all claims must be received by the filing deadline for the applicable plan year in which your expenses were incurred.

HOW WILL REIMBURSEMENTS BE ISSUED?

Reimbursements will be mailed as a check to your home address. If you would like to have your reimbursement issued as a direct deposit, you may add your direct deposit information on the participant website (www.flores247.com) or submit a completed Direct Deposit Information Form.

WILL I HAVE A DEBIT CARD?

No, there is no debit card associated with the Dependent Care FSA. This is considered a "No-Wait" account and, therefore, as long as you have a pending claim on file with us, we will automatically reimburse you each time you make a contribution to your account.

DO I NEED TO RE-ENROLL IN THE DEPENDENT CARE FSA?

Yes, you must re-enroll with each new plan year. Elections do not rollover from year to year.

WHAT EXPENSES ARE ELIGIBLE TO BE REIMBURSED FROM THE DEPENDENT CARE FSA?

Your Dependent Care FSA can reimburse you for day care expenses provided for your dependent that allow you (and your spouse, if applicable) to work. Care must be for a dependent child under the age of 13, or a dependent of any age that lives in your household that is incapable of self-care. See the Allowable Dependent Care Expenses Guide on our website (www.flores247.com) for further information.

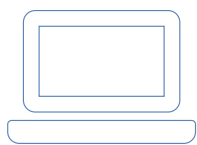
CAN I CHANGE MY ELECTION DURING THE PLAN YEAR?

You may only change your annual election during the plan year if you have a qualifying status change event. You must notify your employer within 30 days of any status change event in order to change your election. See the Allowable Status Changes Guide on our website (www.flores247.com) for further information.

WHAT HAPPENS TO MY DEPENDENT CARE FSA IF I TERMINATE FROM THE COMPANY?

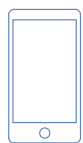
Any expenses submitted for reimbursement must be incurred prior to your termination date or the benefit end date specified by your company. Claims must be submitted prior to the claims filing deadline for the plan year during which you terminated. Please contact your Human Resource Department for further information.

HOW DO I OBTAIN MY ACCOUNT DETAILS?



WEBSITE

Visit www.flores247.com and log in using Participant ID or User Name and password



MOBILE APP

Download our mobile app from your app store



PID & PASSWORD ASSISTANCE

Dial 800.840.7684

HOW DO I SUBMIT DOCUMENTS TO FLORES?

ONLINE

Visit www.flores247.com and upload documents securely

MOBILE

Download e-Receipt smartphone app
Available for Apple or Android devices

MAIL

Flores & Associates, LLC
PO Box 31397
Charlotte, NC 28231

FAX

704.335.0818 or 800.726.9982

Revised 8/15












CUSTOMER SERVICE 1.800.532.3327

Allowable Dependent Care Expenses



The DCRA can reimburse you for daycare expenses provided for your dependents so that you (and your spouse, if you are married) can work. Care must be for a dependent child under the age of 13 or a dependent of any age that lives in your household and is incapable of self-care. This is a general listing of accepted items. Please check your company's plan documents for specific exclusions. To verify if a certain expense is covered if it is not listed below, please call 1-800-532-3327.

| Expense | | Allowed? | Comments |
|---|--|----------|--|
| After-school care or extended day programs (supervised activities for children after the regular school program). | | Yes | These programs are generally custodial in nature although children may be supervised by qualified adults the primary purpose of the program is to care for children while parents are at work. |
| Au pair | | Yes | With the exception of airfare and other fixed costs as long as the expenses are within plan year. |
| Babysitter (inside or outside participants' home) | | Maybe | Yes, unless babysitter is child of participant (or spouse) under 19 years of age or is otherwise claimed as a dependent by the employee or spouse on their federal tax return. Also, the primary purpose must be to care for children while the parents are at work. |
| Custodial or elder care expenses | | Maybe | Eligible to extent not attributable to medical services as long as care is for legal dependent of participant. |
| Educational Expenses – First Grade and above | | No | |
| Educational Expenses – Kindergarten | | No | If child attends ½ day kindergarten and ½ day daycare the expenses may be prorated accordingly and the daycare charges may be reimbursed. |
| Educational Expenses – Nursery School | | Yes | Eligible as long as the primary purpose of the expense is custodial care so the parent can work. Most nursery schools (even Montessori) are custodial in nature. |
| FICA and FUTA taxes of daycare provider | | Yes | |
| Food Expenses | | Maybe | Yes, if included in daycare charges. No, if separate charge. |
| Household services (housekeeper, maid, cook) | | Maybe | Yes, if primary purpose is custodial care and household services are incidental. |

| Expense | | Allowed? | Comments |
|---|---|----------|---|
| Incidental Expenses (Diaper or Activities Fees) |  | Maybe | Yes, if included in daycare charges. No, if separate charge |
| Membership Dues/ Fees |  | No | Not even if necessary for child to participate in after-school program. Only charges for actual after-school care is reimbursable. |
| Nanny Expenses |  | Maybe | See Au pair and Household Services expenses above |
| Overnight camp expenses |  | No | |
| Registration fees |  | Maybe | Generally ineligible as most registration fees do not go toward care of child (example: registration fee for nanny or au pair services). Will qualify if the fee must be paid in order to obtain care. However, the fee should not be reimbursed until care is provided. Registration fees that are forfeited because a different provider was selected are not reimbursable. |
| Relative (when the relative is the caregiver) |  | Yes | As long as the relative is not a dependent child under the age of 19. |
| Sick-child center |  | Yes | As long as services are to provide care for child while parents work. |
| Sick employee (care for a child while parent is sick) |  | Maybe | No, for long-term illness. Yes, for short-term illness. |
| Summer day-camp |  | Maybe | Eligible to the extent attributable to care for dependent regardless of whether the program includes instruction for sports or other extra-curricular activities. The primary purpose of the expense for summer day camp should be custodial and not educational. |
| Transportation expenses |  | Maybe | Yes, if included in daycare charges. No, if separate charge. |
| Tuition |  | No | Education expenses for kindergarten and up are not reimbursable. |