

## Stretch Your Paycheck to Help Cover Dependent Care Expenses

Enjoy pre tax savings on qualified dependent expenses with a Dependent Care Flexible Spending Account.



## Save on your taxes and dependent care expenses with pre-tax dollars

A MetLife Dependent Care Flexible Spending Account (DC-FSA) can help lessen the financial impact of caring for an eligible child or dependent adult<sup>1</sup> by letting you pay for qualified expenses<sup>2</sup> with pre-tax dollars.

You can have pre-tax dollars deducted from your paycheck and credited to your Dependent Care FSA. For 2026, that's up to \$7,500 a year for individuals or married employees who file joint returns, or \$3,750 a year for married employees who file separately.<sup>3</sup> Funds not used to cover qualified expenses by April 30, 2027 will be forfeited.

### Here are some examples of what a Dependent Care FSA covers:<sup>1</sup>

For dependents age 12 and under:

- Before- and after-school childcare and programs
- Sick childcare
- Licensed nursery schools
- Summer day camp
- Qualified childcare centers
- Preschool tuition
- Nanny/babysitter

For adult dependents:

- Adult daycare
- Home nurse visits

Enroll today!

For questions, please  
call MetLife at:  
**1-877-759-3399.**

*Save up to 30% on  
qualified expenses using  
your pre-tax dollars.<sup>3</sup>*

## Valuable features make it easy for you

- Seamless enrollment process and account setup
- Easy payments using a single, smart, multipurpose debit card that knows which of your accounts to tap into
- 24/7 account access through the easy-to-use online portal and mobile app
- Tailored educational resources and decision-support tools, and one-click answers to your benefits questions

**Questions? Call MetLife  
Customer Service.  
1-877-759-3399**

<sup>1</sup> Eligible dependents include any child (age 12 and under) who resides with a participant and for whom the participant is entitled to a personal tax exemption as a dependent and a spouse, parents, or other tax-dependent adults who reside with the participant and who are physically or mentally incapable of self-care.

<sup>2</sup> See IRS publication 503 available at <http://www.irs.gov/pub/irs-pdf/p503.pdf> for a list of qualified expenses. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer's plan document(s) for the latest list of qualified expenses under their plan.

<sup>3</sup> Contribution limits are subject to change and should be checked on an annual basis on the IRS website. Limitations apply.

<sup>4</sup> Savings are based on estimated federal, state and local tax rate of 30%. The amount participants can save in taxes will vary depending on various factors, such as the amount they set aside in the accounts, their annual earnings, whether or not they pay Social Security taxes, the deductions they claim on their tax returns, their tax brackets and their state and local tax regulations. Participants should check with their own tax advisors for information on how their participation will affect their tax savings.

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