



Stretch Your Paycheck to Help Cover Dependent Care Expenses

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

A **Dependent Care Flexible Spending Account (DC-FSA)** can help you handle the expenses of child or dependent adult care by allowing you to pay qualified expenses with pre-tax dollars.

**You asked.
We answered.**

Why sign up for a Dependent Care Flexible Spending Account? Find out with some FAQs.

What are “pre-tax dollars”?

Pre-tax dollars are funds from your paycheck that are credited to your DC-FSA before taxes have been taken out. Since you’re not paying taxes on money you contribute, you end up with more money to use for qualified expenses.

How does a DC-FSA work?

Contributions are automatically transferred from your paycheck and credited to your DC-FSA. These funds can then be used for qualified expenses.

How much can I contribute to a DC-FSA?

The contribution maximum for 2026 is \$7,500 a year per household or \$3,750 a year for married employees who file separate returns.¹ Your contribution should be determined by how much you anticipate spending on dependent care and how much you can afford to have deducted from your paycheck.

What can I use the money for?

You can use DC-FSA funds to pay for a range of expenses for eligible dependents.² These include expenses for elder care, and for children age 12 and under, expenses for nannies/babysitters, licensed nursery schools, qualified childcare centers, sick childcare, before- and after-school programs, summer day camp, preschool tuition and more.

You can save up to 30% on qualified expenses using your pre-tax dollars.³

How do I access my money?

There are three ways to pay for expenses:

- Use a smart debit card which is connected to your account
- Pay providers directly through your DC-FSA online portal
- Submit receipts for reimbursement.

How can I keep track of my account?

You'll have **24/7 online access to account information through the online portal and mobile app.** You'll be able to view details on your contributions, balance and spending. You can download the MetLife HS&SA app for your device from the Apple App Store or Google Play and log in using the password you use to access the online portal.

What happens if I don't use all my account funds during the year?

Funds not used to cover qualified expenses by the end of the calendar year will be forfeited.

What happens if I change jobs, lose my job or retire?

Expenses must be incurred before your termination date to be eligible for reimbursement. You can apply for reimbursement from your DC-FSA funds for qualified expenses until your account is depleted or the claim period established by your employer expires.

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

¹ 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.

² Contribution limits are subject to change and should be checked on an annual basis on the IRS website. Limitations apply. 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. Please refer to your employers' plan document for the latest list of qualified expenses under your plan.

³ 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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