



# Getting real about your healthcare savings starts here

You made a great decision by enrolling in a dependent care account (DCA)! Now that you've gotten the difficult decisions out of the way, use this packet to learn how to best take advantage of your account. Let's get started!



## HOW YOUR DCA WORKS

Your DCA is a spending account that can be used to pay for services like daycare, nursery school, and elder care. By simply participating in a DCA, you get to experience benefits like:

- 1 A higher take-home pay thanks to your pre-tax payroll deductions
- 2 Savings on daycare and other dependent care services you're already paying for
- 3 Easy-to-use MyAmeriflex Debit Mastercard to make purchases

## WHAT CAN I SPEND MY DCA FUNDS ON?

The IRS determines what expenses are eligible under a DCA. Here are some examples of common eligible expenses



Daycare



Summer day camp



Before and after school programs



Private sitter



Custodial care for dependent adults



Nursery school



Nanny service



Pre-school

## GETTING STARTED CHECKLIST

Use this checklist to take full advantage of all the great resources made available to you through your DCA.



### Set up your MyAmeriflex account

**MyAmeriflex** is where you'll have real-time access to all of your account information, including your current balance, transaction history, payment status, and more. To register your account, visit [myameriflex.com](https://myameriflex.com), select "Login to your account," and click "Participants." Then click the "New User Registration" link to get started.



### Download mobile app

The MyAmeriflex App lets you access and manage your account anywhere you go, 24/7. It puts all of the great features of the MyAmeriflex Portal right at your fingertips. You can download the app on the Apple App Store and Google Play.



### Register for complimentary ID theft protection

Ameriflex is pleased to offer our cardholders complimentary access to Mastercard's comprehensive Identity Theft Protection program\*, powered by CSID®. You can rest assured knowing that if your MyAmeriflex Debit Mastercard (or any other debit/credit cards you choose to register!) gets misplaced or stolen, you can utilize Mastercard's industry-leading ID theft protection and restoration services for everything you may need. To register, visit [myameriflex.com/IDtheftprotection](https://myameriflex.com/IDtheftprotection).



### Use your card

You will receive a MyAmeriflex Debit Mastercard that can be used to make eligible purchases. Your card will be mailed within 7-10 business days after your enrollment is processed by Ameriflex.



### Enroll for direct deposit

By enrolling for direct deposit, getting reimbursed is easier and faster anytime you need to pay for an eligible expenses out of pocket. Login to MyAmeriflex to set up direct deposit.



### Start spending

You're ready to make purchases as funds become available! Your account will be funded each pay period. Be sure to hang on to your receipts anytime you make a purchase. Login to MyAmeriflex for a full list of eligible expenses.

## HOW TO GET REIMBURSED FOR OUT-OF-POCKET EXPENSES

As you begin to use your account, it's important to understand how to submit a request for reimbursement or payment to a provider.

Two most common reasons for requesting a reimbursement or payment:

- 1 You paid an eligible expense out of pocket
- 2 To request a payment be made directly to a provider

Your MyAmeriflex Debit Mastercard is the quickest and easiest way to access your account funds. But if you can't use your card, getting reimbursed is quick and painless.

**Step 1:** Login in to your MyAmeriflex account online or through the MyAmeriflex App

**Step 2:** Click the File a Claim button

**Step 3:** Fill out all of the required fields and attach documentation

**Step 4:** If requesting to pay a provider, enter the provider's information, including address, and select "Pay Provider." Once processed, the reimbursement will be sent directly to the provider. You can also save the provider for any future reimbursements.

**Step 5:** Click submit

You can view the status of a pending reimbursement anytime through MyAmeriflex or the MyAmeriflex App. If any further action is needed before the reimbursement is processed, you will receive a message through your account.

## ONE-TIME CLAIM FOR DEPENDENT CARE SERVICES

Ameriflex makes it easy to get reimbursed automatically from your account as your funds build up during the year. If you're paying for childcare or elderly care each month, you can avoid submitting a manual claim every month to get reimbursed for expenses you paid out of pocket. All you have to do is submit one Claim Form for the entire year that shows the date range for which childcare/eldercare services will be provided, along with a signature from the service provider on the designated line of the form. As long as the form is signed by the provider, no receipt is needed. Once the recurring claim has been processed, Ameriflex will automatically reimburse you every month with a check or direct deposit as funds in your Dependent Care Account become available.

## **FREQUENTLY ASKED QUESTIONS**

### **How do I check my account balance?**

You can check your real-time balance online by logging into MyAmeriflex or through the MyAmeriflex Mobile App. Ameriflex also provides 24/7 access to automated account information via telephone. Call 888.868.FLEX (3539) and follow the prompts to listen to balance and transaction information for your account.

### **How do I access my account?**

If you're a new user, setting up your account is easy! To register your account, visit [myameriflex.com](http://myameriflex.com), select "Login to your account," and click "Participants." Then click the "New User Registration" link to get started.

### **What expenses are eligible?**

The IRS, and sometimes your employer, determine what goods and services are eligible. This will vary based on what type of account you have. Login to MyAmeriflex for a full list of eligible expenses.

### **How do I order a new card?**

You can request a free replacement card online through your Ameriflex account or through the MyAmeriflex Mobile App.

### **What happens if I don't use my DCA account balance by the end the year?**

Employers may offer a 2.5-month grace period to help employees use their unused money at the end of the plan year. If your employer offers a 2.5-month grace period, you can continue using your unused money 2.5 months into the new plan year. Please refer to your plan documents or contact Ameriflex to verify the specific rules and features associated with your company's plan.

### **How do these programs save me money on taxes?**

Since the accounts are tax-advantaged, you get to leverage pre-tax payroll deductions – increasing your take-home pay and saving you money on everyday expenses. In many cases, you can experience savings of up to 40% on expenses eligible under your employer-sponsored plan.

### **If I leave my employer, can I still use my funds?**

No, your funds are forfeited if you leave your employer.

### **What does pre-tax dollars mean and why is this important?**

Essentially, “pre-taxing,” which can be used for life insurance, disability insurance, HSA contributions, dependent care contributions, health savings account contributions and commuter account contributions, means taking income that would otherwise be taxable and diverting it to something else before (so: “pre”) is becomes taxable.

By making pre-tax contributions to an HSA, you are lowering the amount your income is taxed, which results in taking home a bigger paycheck.

### **Can I change my annual election amount?**

DCA elections can be changed if the cost of the services received changes (i.e. daycare increases fees), or if the dependent no longer goes to daycare.

### **How can I get more information about my account?**

For an overview of account features, visit [myameriflex.com/participants](https://myameriflex.com/participants).

You can manage your account, check your balance, file and claim anytime online through MyAmeriflex or through the Ameriflex App.

### **How can I change my reimbursement setting to add direct deposit?**

To set up direct deposit, simply login to MyAmeriflex, select reimbursement settings, then enter your banking information.

**If you have any questions you can contact the Ameriflex Participant Services team Monday - Friday, 8:30 a.m. - 8:00 p.m. (ET).**

**Phone:** 888.868.FLEX (3539)

**Email:** [service@myameriflex.com](mailto:service@myameriflex.com)

**Chat:** [myameriflex.com](https://myameriflex.com)