

## DEPENDENT CARE ACCOUNT

### What is it?

The Dependent Care Assistance Program (Day Care) is a separate flexible spending account that allows you to pay for your dependent care with before tax dollars.

### How does it work?

You may elect to have specified pre-tax deductions taken from your paycheck each pay period. These dollars are set aside in a flexible spending account and subtracted from your gross earnings before any taxes are withheld, lowering your taxable income. After you submit a Reimbursement Claim form with proper documentation (including care provider's tax ID#) for the expense, you will be reimbursed from this account.

### How much can you contribute?

The U.S. Congress has set limits allowable for contributions to a dependent care flexible spending account:

- \$5,000 for a married couple filing jointly
- \$5,000 for a single parent
- \$2,500 for a married person filing separately

### Payment of Dependent Care Reimbursement Claims:

When your claim is received at Crider Insurance Services, Inc., it will be reviewed and entered for processing. Claims cannot be reimbursed until money has been posted to your account from your payroll deductions each month for Dependent Care reimbursement. Reimbursement Claim forms and documentation (which must include the provider's tax ID #) can be mailed to Crider Insurance Services, Inc., P.O. Box 34507, Fort Worth, TX 76132, FAXED to 817-735-8301 or emailed to [criderins@aol.com](mailto:criderins@aol.com). Reimbursement checks are mailed to claimants on a weekly basis.