

Sandy saves on day care.

She pays less in taxes so she has more to spend.

Sandy starts by putting the maximum amount into her account.

With her dependent care flexible spending account (FSA) from UnitedHealthcare, Sandy sets aside some of her salary to pay for eligible day care. The funds come out of her paycheck before taxes. This year, she contributes the maximum amount allowed for her household: \$5,000.

Her funds are deposited each pay period.

Funds are deducted from her paycheck and credited to her dependent care FSA. Once the money is in her account, she can use it. This is different from a health care FSA, where all of the funds are available at the beginning of the plan year.

Good news: Sandy will save \$1,883 in taxes.

Sandy doesn't have to pay federal income taxes or payroll taxes on the money she puts into her dependent care FSA. Her state does not tax her contributions, although some states do.

Start saving like Sandy.

Sign up for an FSA during benefits enrollment.

Sandy and her husband are both employed. Their 8-year-old goes to summer day camp. Their 5-year-old is in day care. Sandy's elderly mother can no longer care for herself.

Sandy signs up for a dependent care FSA to help pay for child care. She can also use it to pay for adult day care for her mother.

This year, Sandy contributes \$5,000 to her FSA.

Saved \$1,250

Federal tax at 25%

Saved \$383

Payroll tax at 7.65%

Saved \$250

State tax at 5%

Total Savings \$1,883

Hypothetical example is for illustrative purposes only. Costs, circumstances and tax rates may vary.

Using the account is easy.

Sandy pays her dependent care providers with cash, a personal check or credit card, and then she submits paper claims. The claim form is available at **myuhc.com**[®]. Sandy can also turn on direct deposit through **myuhc.com** so her reimbursements are deposited directly into her savings or checking account.

It's simple for Sandy to manage her account.

UnitedHealthcare gives Sandy the resources she needs to make the most of her money. She can access her account at **myuhc.com** anytime. And she can use the UnitedHealthcare Health4MeSM mobile app to check her account balance anytime. When she has questions, our customer care professionals are available with answers.



Flexible spending arrangements are often called flexible spending accounts. Sandy is a fictitious individual used to illustrate OptumHealth programs and services.

Dependent care flexible spending accounts are administered by OptumHealth Financial ServicesSM and are subject to eligibility and restrictions. A flexible spending account is not insurance. A flexible spending account may also be called a flexible spending arrangement.

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