

# Want to reduce your dependent care tax burden?

A Dependent Care Account (DCA) lets you reimburse yourself with pre-tax money for expenses associated with dependent care for children under age 13 or an adult dependent incapable of self-care. Since your contribution is taken from your paycheck before tax, this reduces your overall taxable income.

You may set aside up to \$5,000 pre-tax per calendar year or \$2,500 if you are married and file a separate tax return. Due to federal regulations, you cannot be reimbursed until after you've received service.

## Submit Your Full Expense Amount

Submit the entire amount of your incurred dependent care charges, even if it exceeds your monthly contribution amount. This allows you to build up your incurred expenses, with amounts ready for reimbursement as soon as the payroll contribution is received from your employer.



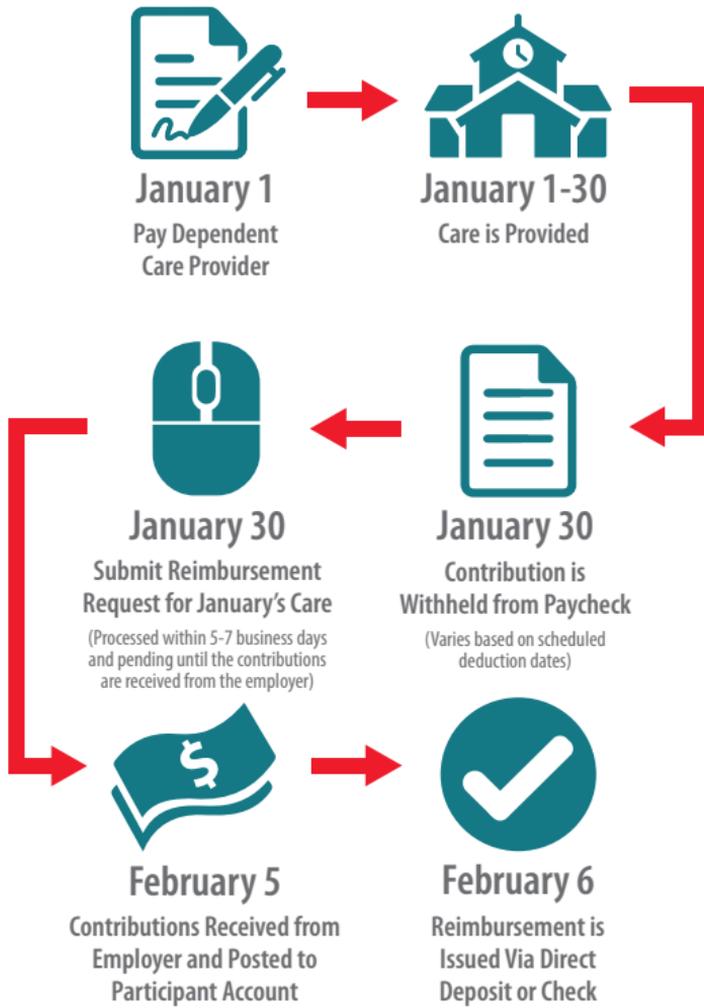
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a different opinion

Dependent Care Account

# Dependent Care Account

## How It Works



*This is an example. Dates and terms may vary by employer.*

## Get Reimbursed

Receive your money faster:

- Use AFmobile® to submit claims on the go.
- File claims through your secured online account.
- Enroll in direct deposit.



**Your benefits,  
all in one place.**

Manage your American Fidelity benefits and reimbursement accounts through your online account or the AFmobile app.



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