



**FLEXIBLE SPENDING ACCOUNT
2019 Plan Year**

WARREN CONSOLIDATED SCHOOLS

Warren Education Association

Plan Year 1/01/2019-12/31/2019

Benefits include: Dependent Day Care

\$5,000 maximum \$60.00 per year minimum

Use pre-tax dollars to pay for Dependent Care Services for dependent children through age 12 and elderly dependents!

Dependent FSA- Elect up to \$5,000 maximum. Reimburses for day care for children up through age 12 (includes pre-school tuition) for children, latch key, day camps and elder care needed for older adults (IRS allows \$5,000 per family per calendar year) Reimbursements made by check or direct deposit.

You may submit claims for reimbursement via fax, mail or scan and email. Reimbursement is made by check or direct deposit.

Please submit completed enrollment form to Ann Marie Tocco in the HR Benefits Department by November 16, 2018 at 4:30 PM

***IRS 2 ½ month extension allows for eligible expenses to be incurred through March 15, 2020 and submitted by March 30, 2020.**



Employee Benefit Concepts, Inc. a Group Resources Company

Not just insurance, but total assurance

Mailing Address • P.O. Box 2365 • Farmington Hills, Michigan 48333-2365
Phone 248-855-8040 • 248-855-2454 Fax • Outside (248) 1-800-344-4101

www.employeebenefitconcepts.com

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A Group Resources® Company

Qualified expenses – Child Day Care Assistance

Child Day Care assistance expenses that DO qualify for reimbursement

Child daycare expenses that qualify must allow you and your spouse, if you are married, to work, look for work or attend school:

- Nanny, babysitter, housekeeper and nurse's fees thru age 12, for services provided inside your home, are eligible to the extent they are attributable to child care expenses and expenses of incidental household services.
- Dependent care expenses incurred for services outside your home, providing they are incurred for the care of a qualifying dependent that regularly spends at least 8 hours per day in your home.
- Registration fees to a daycare facility are eligible as long as the fees are allocable to actual care and not described as materials or other fees.
- Pre-school, Pre-K or nursery school expenses are eligible, even if the school also furnishes lunch and educational services. The cost of transportation furnished by a dependent care provider to or from a place where care is provided, a day camp, or an after-school program not on school premises.
- Before and after school care thru age 12
- Day camp expenses thru age 12 are eligible if the day camp's main purpose is the dependent child's well-being and protection.
- Expenses paid to a relative (e.g. child, parent, or grandparent of participant) are eligible. However, the relative cannot be under age 19 or a tax dependent of the participant.
- FICA and FUTA payroll taxes of the daycare provider.

Child Day Care assistance expenses that DO NOT qualify:

- Kindergarten fees are almost always an education expense and should never be reimbursed under a dependent care plan.
- Elementary school expenses for a child in first grade or higher.
- Overnight Camp.
- Food, and incidental expenses (diapers, activities, etc.) are not eligible if charged separately from dependent care expenses.
- Expenses paid to a housekeeper, maid, cook, etc. are not eligible, except where incidental to child care.
- Mass transit and parking.

How does this plan compare to the credit on my Form 1040?

Whether or not to participate in the Dependent Care Benefit (DCB) or to take the tax credit when you file your taxes depends on your income, filing status, number of dependents, and annual daycare expenses. Use our easy calculator to determine your savings.

Maximum payments allowed by the IRS

Limitations: Child dependent care expenses may not exceed the smaller of the following limits:

- The maximum allowed under the plan.
- \$5,000 (if you are married and filing a joint tax return or are filing as single, head of household) and \$2,500 if you are married and separate returns are filed.
- Your taxable compensation (after all compensation reduction elections). If you are married, your spouse's actual or deemed earned income.
- Eligible expenses include daycare costs for dependent children under the age of 13, or a child who is physically or mentally incapable of self care.
- The child must spend at least 8 hours a day in your household.

Limitation on qualified expense

Your plan may restrict the reimbursement of one or more of these items. Check with your plan administrator. The total amount of all qualified expenses paid may not exceed the maximum allowed under the plan. Please review your Summary Plan Description or see your plan administrator for more information.

Web Site: [Http://www.employeebenefitconcepts.com](http://www.employeebenefitconcepts.com)

Email: claims@employeebenefitconcepts.com

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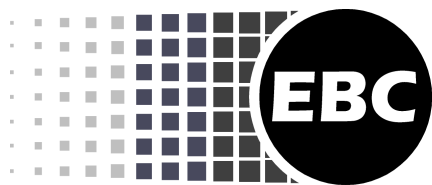
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Qualified expenses – Elder Day Care Assistance

Elder Day Care assistance expenses that DO qualify for reimbursement

Elder and adult dependent daycare expenses that qualify must allow you and your spouse, if you are married, to work, look for work or attend school:

- Housekeeper and nurse's fees, for services provided inside your home, are eligible to the extent they are attributable to elder care expenses and expenses of incidental household services.
- Elder care expenses incurred for services outside your home, providing they are incurred for the care of a dependent that regularly spends at least 8 hours per day in your home.
- Food and incidental expenses may be eligible if part of dependent care charge.
- Expenses paid to a relative (e.g. child) are eligible. However, the relative cannot be under age 19 or a tax dependent of the participant.
- FICA and FUTA payroll taxes of the daycare provider

Elder and adult dependent care expenses that DO NOT qualify for reimbursement:

- Overnight stays at medical or recreational facilities.
- Food, transportation, and incidental expenses (diapers, activities, etc.) are not eligible if charged separately from dependent care expenses.
- Expenses paid to a housekeeper, maid, cook, etc. are not eligible, except where incidental to adult dependent care.
- Mass transit and parking.

How does this plan compare to the credit on my Form 1040?

Whether or not to participate in the Dependent Care Benefit (DCB) or to take the tax credit when you file your taxes depends on your income, filing status, number of dependents, and annual dependent care expenses. Use our easy calculator to determine your savings.

Limitations: Adult dependent care expenses may not exceed the smaller of the following limits:

- The maximum allowed under the plan.
- \$5,000 (if you are married and filing a joint tax return or are filing as single, head of household) and \$2,500 if you are married and separate returns are filed.
- Your taxable compensation (after all compensation reduction elections). If you are married, your spouse's actual or deemed earned income.
- Eligible expenses include daycare costs for dependent elders or a dependent who is physically or mentally incapable of self care.
- The dependent must spend at least 8 hours a day in your household

Limitation on qualified expense

Your plan may restrict the reimbursement of one or more of these items. Check with your plan administrator. The total amount of all qualified expenses paid may not exceed the maximum allowed under the plan. Please review your Summary Plan Description or see your plan administrator for more information.

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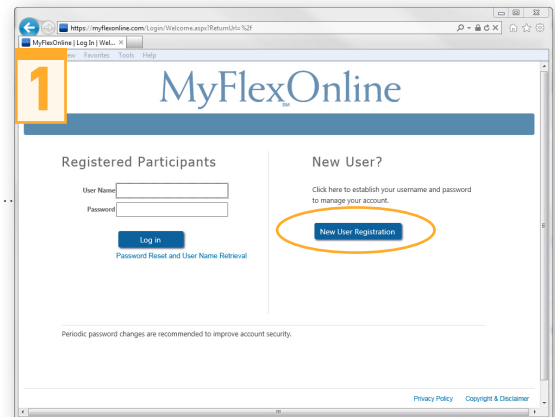
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MyFlexOnline

Access your flexible benefit account(s) anytime, anywhere. It's as easy as One, Two, Three!
Go to MyFlexOnline.com, then:

STEP ONE

- Click on the New User Registration link on the right side of the page.



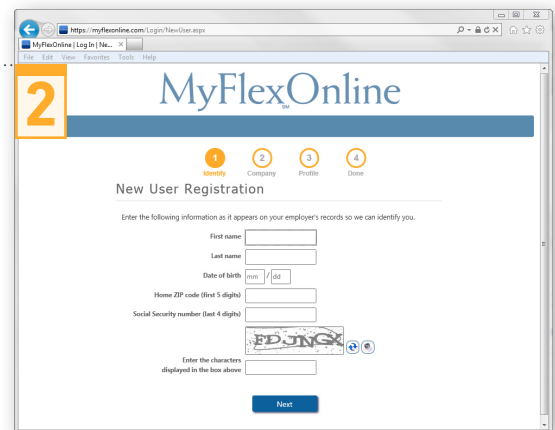
STEP TWO

- Complete the required information
- Click on Next; you'll be asked to verify information about your employment, and then you will create a User ID and Password.

STEP THREE

Once you've established your User ID and Password, you will be able to:

- Upload claims electronically
- Check claim status
- Receive electronic account updates
- Review your account balance
- And much, much more, 24/7!



Access your account on your mobile phone; enter MyFlexOnline.com into your phone's internet browser, or use the MyFlexMobile app.

Download the free MyFlexMobile app to your iPhone or Android smartphone, log in to your MyFlexOnline account, and:

- File a claim
- Snap a photo of receipts and submit them instantly for payment
- View transactions and account and card balances
- Sign up for text messages or email alerts about your account(s)

take care®

MyFlexMobile

You'll love the convenience of the MyFlexSM Mobile app. This handy free mobile app is the quick and easy way to manage all of your flex benefits. Download MyFlexMobile to your smartphone, log in to your account, and check your balances, submit claims, snap photos of receipts, get alerts by text or email—all on the go!

WHY YOU NEED IT

- Snap a photo of receipts and submit them instantly for payment to avoid the headache of verifying card transactions
- File claims, view transactions, and check account balances on the go
- Receive account alerts by email and text messages for the ultimate mobile convenience



HOW IT WORKS

MyFlexMobile makes managing your benefits quick, easy, and completely mobile. It automates and streamlines everything—there are no forms to fill out, nothing to mail in. This handy mobile app works with:

- Healthcare Flexible Spending Account
- Dependent Care Flexible Spending Account
- Health Savings Account
- HSA-Compatible Flexible Spending Accounts
- Health Reimbursement Arrangement
- Commuter benefits

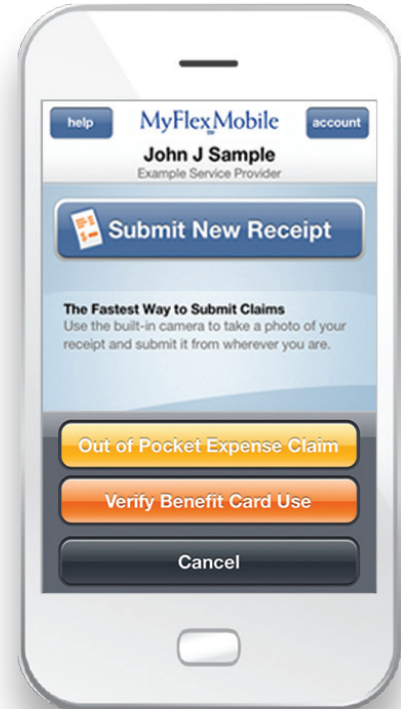
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MyFlexMobile

HOW YOU USE IT

It's easy to use MyFlexSMMobile. Simply download this free app to your iPhone or Android smartphone, log into your take care account, and use MyFlexMobile to:

- File a claim
- Snap a photo of receipts and submit them instantly for payment
- View transactions and account and card balances
- Sign up for text messages or email alerts about your account(s)



HOW YOU GET IT

Download MyFlexMobile from the iTunes Store or Google Play—it's free.



take care[®]