

Dependent Care Account (DCA)

PLAN DESIGN: You can establish a Dependent Care Account (DCA) to pay for eligible child and adult care expenses like daycare, before and after school care, preschool, summer day camp, and in-home aid while you are at work. Funds are for your dependent(s) age 12 or younger, or a spouse or eligible dependent incapable of self-care.

The dependent must be able to be claimed as a dependent on the employee's federal tax return. You can contribute pretax dollars from your paycheck, up to the IRS limit of \$5,000. Claims for reimbursement can be filed online at www.payflex.com or by using the Payflex mobile app.

Limited Purpose Flexible Spending Account (LPFSA)

PLAN DESIGN: Your full contribution is available at the start of the plan year. It works great with a health savings account (HSA) as it can help save your HSA dollars for future expenses. Contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of \$2,750.

ELIGIBLE EXPENSES: This is a limited benefit that can only be spent on dental and vision expenses. Any balance in the account at year end will be forfeited. Eligible expenses may include: Dental and orthodontia care, fillings, X-rays and braces, and vision care, including eyeglasses, contact lenses and LASIK eye surgery.

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USE IT OR LOSE IT:

Both of these accounts operate on a **use it or lose it** basis. This means that any funds you don't use at the end of the year do not roll over into the next year.

Make sure to use your funds by the end of the year!

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other

Care.com Membership

PLAN DESIGN: Care.com is an online caregiving platform that allows you to search, interview and screen caregivers to find the right care for your needs. With a [care.com](https://www.care.com) membership, it makes finding a caregiver easy. Please note that while Robins & Morton will cover the cost of a premium membership, employees will remain responsible for the actual cost of care.

SERVICES:

- Background Checks for caregivers
- Childcare
- Pet Care
- Senior Care
- Tutoring
- Housekeeping
- And More!

Pet Insurance

PLAN DESIGN: We know pets are like family. When your pet needs to visit the vet, it can be stressful. Pet insurance pays a portion of your vet bills. We are happy to provide discounted premium rates for pet insurance through MetLife.

HOW DOES IT WORK?: Monthly premiums for pet insurance vary by animal type, breed and number of pets. To get a quote on your monthly premium, contact MetLife at www.metlife.com/getpetquote.

HOW TO ENROLL: To enroll, call 1-800-GET-MET8 or visit www.metlife.com/getpetquote. Pet insurance policies will have an effective date dependent on the date enrollment occurs.

The pet insurance process

- ✓ **Take your pet to any licensed vet.** There's no network of providers to worry about.
- ✓ **Send MetLife your claim.** Pay your bill at the vet and file a claim with MetLife. Be sure to include the invoice and vet records from the visit.
- ✓ **Get money back quickly.** Most claims are processed in less than two weeks.



2023

Robins & Morton will reimburse the cost of the premium membership. Please expense the reimbursement through Concur.



Pet insurance can help cover:

- Lab work
- Surgery
- Medication
- Unexpected illnesses
- Unexpected accidents



2023

The cost is based on individual needs, animal type and breed. To get a quote, contact MetLife.