



## Spending Accounts 101

### Dependent Care Account (DCA)

The Dependent Care Account (DCA) allows you to put money aside tax-free to help pay for childcare expenses for your dependents age 13 or younger. The DCA can help cover before or after school care, babysitting expenses, daycare, nursery, preschool and summer day camp. This account is a “use it or lose it” account. Make sure to use all your funds by the end of the year.

If you have a DCA, go to [mypayflex.com](http://mypayflex.com) to create an account, track your spending, and file for reimbursement.

### Flexible Spending Account (LPFSA)

The LPFSA allows you to put money aside tax-free for eligible dental and vision expenses *only* for you and your dependents. This account is a “use it or lose it” account. Make sure to use all your funds by the end of the year.

If you have a LPFSA, go to [mypayflex.com](http://mypayflex.com) to create an account, track your spending, and file for reimbursement.

For our vision insurance, visit [vsp.com](http://vsp.com). For our dental insurance, visit [deltadental.com](http://deltadental.com).

### Did you know?

Speaking of using your LPFSA for vision expenses, you can maximize your benefits and discounts for glasses and contacts! Use VSP’s partner, Eyeconic, by going to [eyeconic.com](http://eyeconic.com).