SAVE FOR THE MOMENTS THAT MATTER WITH A DEPENDENT DAY CARE FLEXIBLE SPENDING ACCOUNT

If you're growing your family (or thinking about it), one of the most significant expenses you're likely planning for is child care. By participating in a Dependent Day Care Flexible Spending Account (DCFSA), you can lower your taxable income and pay for eligible child care expenses while you and your spouse work or attend school.

HERE'S HOW IT WORKS

When you enroll in a DCFSA, you elect an annual amount to contribute (up to IRS limits of \$5,000 per household or \$2,500 if married, filing separately, for 2024). That amount is deducted from your paycheck each pay period before taxes, which lowers your taxable income. And, because you don't pay taxes when you use your FSA dollars to pay for eligible expenses, that helps you save even more.

What are eligible expenses?

You can use your DCFSA dollars to pay for:

- Preschool or nursery school
- In-home day care
- Day care center
- Summer day camp
- After school care

An eligible child is a child under age 13 whom you claim as a dependent on your federal income tax return. You can also cover adults or other relatives that are incapable of caring for themselves if you provide more than 50% of their support. Be sure to consult your tax professional and learn more at **irs.gov**.



THE COST OF CHILD CARE IS ON THE RISE

In 2024, the average weekly cost for one child in a day care center was \$321. That's a 13% increase over the 2022 weekly rate of \$284 – and costs continue to increase. Consider how a DCFSA could help you stretch your budget further using pre-tax dollars to cover the cost and lower your taxable income.

care.com



HOW TO GET REIMBURSED

The DCFSA is administered by Alight Smart-Choice Accounts. You'll pay your child care provider directly and then submit a claim for reimbursement. You can manage and submit your claims in two ways:

- Online via **PartnerConnect.cintas.com**. Log on and select "Reimbursement Accounts".
- Using the **Alight mobile app** (download from the App Store or Google Play).

Note that you can only be reimbursed up to the amount of money in your DCFSA at the time, so be sure to keep an eye on your DCFSA balance. Also remember to keep all your receipts and bills – you'll need them when you submit your claims.

PLAN CAREFULLY!

Due to IRS regulations, the DCFSA has what's called the "use it or lose it" rule. This means that any money left in your account at the end of the year won't carry over into the following year. Be sure to submit your claims on time and plan carefully when you set your DCFSA contributions for the year.

PartnerConnect.cintas.com



HAVE QUESTIONS OR NEED MORE HELP?

You can explore all your Cintas benefits at **mycintasbenefits.com**. If you have questions about using a DCFSA or other benefits, contact the Cintas Service Center at **866.256.6559**, Monday through Friday between 7 am and 5 pm CST.

If you need help finding qualified dependent care resources, Cintas also offers expert referral support at no cost to you through SupportLinc. Contact SupportLinc at **888.331.1327** or online at **cintas.mysupportportal.com**.

