

Flexible Spending Account (FSA)

2026 USER GUIDE: Dependent Care FSA

What is a Dependent Care FSA?

A Dependent Care Flexible Spending Account (DCFSA) is a pre-tax benefit that allows you to set aside money from your paycheck to use for eligible dependent care expenses. Any money you set aside comes out of your paycheck before taxes, this means you pay no income tax on your FSA money.

Know the Rules

- **Enrollment:** You must enroll in an DCFSA during your employer's open enrollment period. Elections cannot be changed during the year unless there is a qualifying event.
- **Contribution Limit:** The amount you can set aside in an FSA is limited by the IRS and your employer's FSA plan.
- **Eligible Expenses:** A DCFSA can only be used for eligible Dependent Care expenses. What is eligible is determined by the IRS.
- **Use-it-or-Lose-it Rule:** Generally, you must spend the funds in your DCFSA by the end of the plan year. Some plans may offer a grace period or allow you to carry over a certain amount to the next year (check your plan details). Any unclaimed funds that do not rollover are forfeited.
- **Documentation:** IRS rules require that every DCFSA expense be substantiated. Keep your receipts and documentation for all DCFSA expenses (especially when you use your debit card). You'll need these to submit claims & substantiate card transactions.
- **Run-out Period:** Each employer sets the deadline when claims & documentation must be submitted by. You must claim your funds & submit documents by this deadline.

What Expenses Qualify?

Requirements:

- Care must be for a child under the age of 13, or a tax dependent unable to provide for their own care, who resides with you
- Care must be necessary for you (and your spouse if you are married) to be gainfully employed or going to school

Common Eligible Expenses:

- Preschool
- Before & After School Care
- Day Camps

Ineligible Expenses:

- Overnight Camps
- Tuition / Kindergarten

Scan or Click
to search for more
eligible expenses



IRS Limit

Dependent Care FSA: \$7,500 (2026)

Tax Savings - Why Use An FSA?

Your exact savings depends on your tax bracket but if your effective tax rate is 30% and you save \$7,500 in your Dependent Care FSA you would save \$2,250 in taxes.

Visit rockymountainreserve.com for additional information

Using FSA Funds Is Easy!

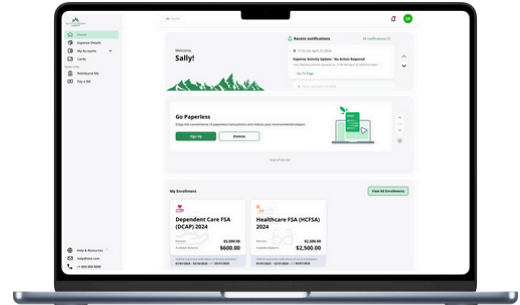
Pay With Your FSA Debit Card

- **Easy & Convenient:** payments come directly from your FSA, no need to pay out-of-pocket first
- **One Card:** The RMR card intelligently allocates funds between your Dependent Care and other accounts
- **Save Your Receipts:** occasionally you will be asked to provide RMR with your receipt, per IRS rules



Pay Out-Of-Pocket & Get Reimbursed

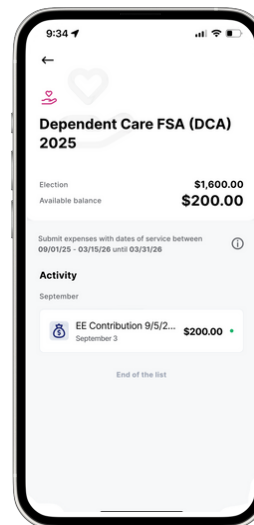
- **Mobile App & Online:** submit claims easily right from your phone or computer
- **Quick Approval:** using AI capabilities, many claims can be processed instantly
- **Fast Reimbursement:** Funds can be sent quickly via Direct Deposit, Venmo*, or Paypal*
**additional fees apply for instant reimbursement options*



Accessing Your Account

- 1 Navigate in your browser to:
user.rmrbenefits.com
- 2 Select **Register**
- 3 Enter your Date of Birth and Unique ID (likely your 9 digit SSN)
- 4 Fill in or choose your required login & password information
- 5 **Verify your email**
After registering, you'll receive an email. You must click the verification link in that email to fully register your account
- 6 **Enter Your Debit Card #**
If your account has a debit card you'll need to enter the last 4 digits of your card number after logging into the portal

Mobile App



RMR Benefits

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Need Help? 1-888-722-1223 • support@rmrbenefits.com

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