



DCAP Fact Sheet

City of Tacoma: Jan 1, 2023 Plan Year

WHAT IS A DEPENDENT CARE FSA AND WHAT DOES IT COVER?

What is it? Dependent Care Assistance Programs (DCAPs) are employee-funded accounts that provide tax-free reimbursement for qualifying expenses. The IRS defines qualifying expenses and sets the maximum dollar amount you can contribute to your DCAP account each year.

What does it cover?

- *Child care center, babysitter, nanny (birth through age 12)
- *Before- or after-school care

Find Common DCAP Expenses at <https://tpscbenefits.com/hsa-hra-fsa>

- *Disabled dependent and/or spouse care
- *Elder Care

CAN I ENROLL?

You are eligible to enroll if you and/or your spouse (if applicable) are gainfully employed, looking for work, or are attending school on a full-time basis.

You may elect a DCAP independently from a Health FSA or Health Savings Account (HSA). You may elect DCAP Only; or you may elect DCAP and Health FSA; or you may elect DCAP and HSA.

WHAT ARE THE MAXIMUM BENEFITS THAT I MAY ELECT TO CONTRIBUTE?

For your Dependent Care Assistance Program (DCAP) account

Up to \$5,000 per household

Up to \$2,500 for married individuals filing separately

IMPORTANT TAX CONSIDERATIONS:

Participation in a DCAP will require you to complete tax form 2441 when filing taxes. If you elect to participate in a DCAP, you may not claim the Child and Dependent Care Tax Credit on your federal income tax return. To determine which method is best for your situation, consult IRS Publication No. 503 and IRS Form 2441.

USE-IT-OR-LOSE-IT

Don't forget to spend your DCAP dollars. If you have not used all of your DCAP dollars before the end of the plan year, you will forfeit any money left in your account.

EASY TO USE!

Debit Card is not available for DCAP.

Claims for services incurred Jan 1, 2023 through Dec 31, 2023 must be submitted by April 30, 2024 to be considered for reimbursement.

Direct Deposit is available! Login to the **TPSC EZPay** FSA member portal at <https://www.tpscbenefits.com/EZPay> and complete these actions:

- Change your Payment Method to Direct Deposit: **Accounts tab -> Profile -> Payment Method...**, and click Update...
- Add your Bank Account information: **Accounts tab -> Profile -> Banking/Cards...**, and click Add Bank Account...

For reimbursement:

- 1) File a claim using **TPSC EzPay** Mobile App; download free from iTunes and the Google Play store. With just a couple of quick clicks, members can access real-time account information from anywhere—24 hours a day, seven days a week!
- 2) Login to **TPSC EZpay** directly at <https://www.tpscbenefits.com/EZPay>, or access your FSA account via the **SelfServePLUS Secure Member Portal** at <https://www.tpscbenefits.com/> where you can also view Medical, Dental & Vision activity. Please register your chosen email address.
- 3) Fax reimbursement form and receipts to (253) 564-5881
- 4) Mail reimbursement form and copies of receipts to: TPSC – Attn: FSA/HRA Department, PO Box 1894, Tacoma WA 98401, or
- 5) Deliver reimbursement form, Explanation of Benefits (EOBs) and copies of receipts to: TPSC, 1101 Pacific Avenue, Suite 300, Tacoma WA 98402

For more DCAP information
and resources visit

tpscbenefits.com/hsa-hra-fsa

TPSC Contact Information

Member Services Phone: (253) 564-5611 or (800) 426-9786

Member Services Email: BenefitSupport@tpscbenefits.com

TPSC EZPay Login: tpscbenefits.com/EZPay