



DEPENDENT CARE REIMBURSEMENT ACCOUNT (DCRA)

Save on child and adult care expenses

You can reduce your taxable income and increase your take-home pay by enrolling in a dependent care reimbursement account (DCRA). Funds can be used for eligible childcare or adult dependent care expenses like day care, preschool, and summer day camp.

Your DCFSAs are for dependents age 12 or under, or for a spouse or dependent relative incapable of self-care. You contribute pretax dollars from your paycheck, up to the IRS limit of \$5,000 per year¹ and pay no taxes when you apply the funds to eligible expenses.

Key tip

Save detailed receipts of your expenses in case you need to submit documentation for a purchase.

Learn more about your DCFSAs

- Review the IRS contribution limits and a list of common eligible expense items on the Inspira website.
- DCFSAs have a use-it-or-lose-it rule — you should carefully estimate your expenses so you don't lose funds at the end of your plan year on August 31, 2025. Please review your specific plan agreement for more details.
- You can change your contribution if you have a change in status² (marital, employment, etc.) or if there's a change in your provider or the cost for a provider.
- You must be working to use your dependent care funds and, if you're married, your spouse must either be working, looking for work, a full-time student, or incapable of self-care.
- Deadline to submit your DCRA claims is November 30, 2025.

More than half of families with young children spent more than 20% of their income on child care³



Choose your payment method

Inspira makes it easy to pay for your eligible expenses.

→ Pay your provider

Use Inspira's online feature to pay your provider directly from your account.

→ Pay yourself back

Pay for eligible expenses with cash, check, or your personal credit card then submit a claim to pay yourself back.

With Inspira Mobile™ you can:

- Easily manage your account and view alerts
- Snap a photo of your receipts to submit claims faster
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Note: Standard text messaging and other rates from your wireless carrier may apply when using the Inspira Mobile app.

⇒ Make family life more affordable with a reimbursement account for dependent care

For more information visit myUTFLEX.com

¹These limits are subject to change, and some employers may set a lower limit. Please check your plan details for how much you can contribute.

²You must apply for a change in your election through your employer. See your employer's Summary Plan Description for specific details about your plan.

³<https://money.usnews.com/money/personal-finance/family-finance/articles/what-is-a-dependent-care-fsa>

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