

# DCFSA 101

## Dependent Care Flexible Spending Account Member Messaging Guide

Thanks for providing your employees with the tools they need to connect health and wealth—achieving wellness today and financial wellbeing tomorrow. Plus, great benefits like a Dependent Care Flexible Spending Account (FSA) are important contributors to employee satisfaction and retention. That's why it's so important to make sure your people know how good they have it.

HealthEquity is here to help with timely, targeted messaging to introduce and explain the benefits of a DCFSA.

HealthEquity provides “next best step” messaging to help your people maximize their benefits. We've designed a road map to usher folks along their health and wealth journey. Let's explore.

### COLOR KEY

Some of this messaging is executed by HealthEquity. Other assets are ready for you to use. See page 3 for detailed descriptions of each asset type.

- Executed by **HealthEquity**
- Executed by **Client**

### New Member Kickstart

This series of emails is deployed by HealthEquity to help new members get started with their DCFSA. Members will be invited to set up and explore their accounts, learn about the mobile app and payment options, discover qualified expenses, and access an informative webinar.

### Step 1: Elder Care

DCFSA dollars aren't just for childcare. Educate members about how DCFSA funds can help care for elder loved ones who aren't able to care for themselves. To qualify, the elder must be a dependent on the member's tax return.

- Email
- Blog post
- Flyer

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DCFSA DOLLARS  
ARE FOR MORE  
THAN JUST KIDS

If a qualifying relative depends  
on you for care, you can use your  
DCFSA to cover eligible expenses.<sup>1</sup>

WHO CAN YOU CLAIM  
AS AN ADULT DEPENDENT?

Your adult dependent can be someone who is physically or mentally incapable  
of self-care, such as:

- Parent or step-parent
- Grandparent
- Uncle or aunt
- Sister or brother
- Adult child

In order to be considered a dependent for DCFSA purposes, the adult must  
meet IRS requirements, residing with you at least half the year and regularly  
spending at least eight hours a day in your home.

Explore your benefits. Log into your account:  
[Participant.Wageworks.com](https://Participant.Wageworks.com)

<sup>1</sup> It is the member's responsibility to ensure eligibility requirements as well as if they are eligible for the expense submitted.  
HealthEquity does not provide legal, tax, or financial advice.


You can use dependent  
care dollars for:

- Elder daycare programs
- Custodial elder care expenses
- A caretaker you employ who is not  
a family member

## Step 2: Day Camps

As summer approaches, it's time to plan for day camps to occupy the kids while guardians are at work. DCFSA dollars can help.

- Email
- Learn site banner
- Banner ads
- Digital sign
- Newsletter
- Postcard
- Poster



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### SUMMER FUN WITH YOUR DCFSA DOLLARS

Use your dependent care dollars to pay for eligible day camp expenses.

Give your child a summer to remember—and yourself a chance to get some work done—with the help of your DCFSA.

See qualified expenses.  
[HealthEquity.com/Learn/Dependent-Care-Finances](https://HealthEquity.com/Learn/Dependent-Care-Finances)


HealthEquity does not provide legal, tax, or financial advice.



### DAY CAMP AND DCFSA

Dependent care dollars can help.

What qualifies?



### TAKE YOUR DCFSA TO DAY CAMP

Make it a great summer for those who matter most. Use your dependent care dollars to pay for eligible summer day camp expenses.


See qualified expenses.

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## Step 3: Back-to-School Prep

Make sure the kids are ready to go back to school. DCFSA dollars can help with day camp, daycare, preschool, and after-school care.

- Email
- Learn site banner
- Banner ads
- Digital sign
- Newsletter
- Postcard
- Poster



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### THE SMART MONEY IS IN YOUR DCFSA

While you're at work, your dependent care dollars can give your wallet a break and your kid a summer to remember.

From daycare to day camp, make summer count with help from your Dependent Care FSA.

See qualified expenses.  
[HealthEquity.com/Learn/Dependent-Care-Finances](https://HealthEquity.com/Learn/Dependent-Care-Finances)


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### DCFSA IS SMART MONEY

Get ready for back-to-school.

What qualifies?



### TAKE YOUR DCFSA TO SCHOOL

Your dependent care dollars could pay for summer summer day camp.


See qualified expenses.

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## Step 4: Year-End Tips

Use these assets to remind members that they need to use DCFSA funds by the end of the plan year or risk losing them.

- Email
- Learn site banner
- Banner ads
- Blog post
- Digital sign
- Newsletter
- Poster



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### DON'T LOSE YOUR DCFSA DOLLARS

Your Dependent Care FSA dollars won't roll over to a new year.

Take time now to find ways to spend every dollar in your account.

See which expenses qualify.  
[HealthEquity.com/Learn/Dependent-Care-Finances](https://HealthEquity.com/Learn/Dependent-Care-Finances)


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### SPEND DOWN YOUR DCFSA

This year's dollars won't roll over.

What qualifies?



### DON'T LOSE YOUR DEPENDENT CARE DOLLARS

Now is the time to spend with the money you have. Look for ways to use every dollar in your DCFSA.

See qualified expenses.

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• Executed by HealthEquity

**Emails:** HealthEquity will send members the right message at the right time, pointing out the next best step along the health and wealth journey.

**Message Center posts:** Right-time messaging within the HealthEquity member portal.

**Learn site banners:** Ads posted on microsites created by HealthEquity for qualifying clients. Learn site banners are aligned with the other messaging, offering specific, timely calls to action.

• Executed by Client

**Banner ads:** Digital ads in 10 standard sizes can be posted on sites that employees visit frequently. (Note: Each set of digital ads includes a text document with the right URL for you to link to.)

**Digital signs:** These are larger images that can be displayed on a lobby or break room TV.

**Blog posts:** Engaging, informative copy you can post on your company blog or include in a newsletter.

**Newsletter copy:** Pre-written copy designed for your intranet, newsletter, corporate email, or wherever you normally communicate with employees.

**Postcards:** Print-ready postcards you can print and mail to members.

**Posters:** Print-ready posters for your four walls: a break room, foyer, or hallway. Choose from two sizes to print.

**Flyers:** Print and distribute to members, or post the PDF on an intranet, learn site, or other channel.

Let’s Get Started

You’ve already given your people important benefits that will help them build wealth, manage medical costs, and safeguard their health. Now let’s work together to make sure members understand their benefits—and take advantage.

Recommended Calendar for Client-Executed Assets

Use this calendar to help plan your member messaging deployments throughout the year.

Note: this calendar offers a standard approach and schedule for a first-quarter plan year. (For clients with a mid-year start, some items would be shifted.)

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
New member kickstart emails		1: Elder care	2: Day camps			3: Back-to-school prep			4: Year-end tips		