



Dependent Care FSA

Do you want to save 30% on daycare or caregiving expenses? Enrolling in a dependent care flexible spending account (FSA) can save you up to \$1,500 a year.

SVSD 2026-2027 Plan Year Maximum Election: \$7,500

What is a dependent care FSA?

A dependent care FSA is an account that lets you set aside money before taxes to pay care providers who watch your children and eligible dependents while you're at work.

What can it be used for?

Eligible expenses include before- or after-school care for children 12 or younger, custodial care for dependent adults, licensed daycare centers, a nanny or au pair, preschools, and day camps.

How does it work?

1. During open enrollment, sign up for a dependent care FSA.
2. Choose how much money you'd like to set aside for daycare or caregiving expenses.
3. The amount of money you've chosen will be divided equally and deducted from your paycheck over the course of the year.

When can I use it?

Reimbursement won't be processed until you have enough funds in your account.

Helpful Tips

Plan ahead to maximize your dependent care FSA and use all your funds each year.

- Calculate how much you would normally spend on your dependents' care for 12 months.
- Note that there is an annual contribution limit.
- Set up direct deposit to receive reimbursements faster.
- Download the OCA Mobile App to check your account balance and send your claim by uploading a photo of your detailed receipt.

Did You Know?

- You can also use funds for a licensed after-school program or summer camp if your child is age 12 or younger or is disabled.
- If you experience a qualifying event, like having a baby or assuming care for an elderly person, you can sign up outside of the annual enrollment period.
- If your care provider changes rates or fees, you may also adjust the amount you set aside.

Frequently Asked Questions

Dependent Care FSA (DCFSA)

1. What is a dependent care FSA (DCFSA)?

A dependent care FSA (DCFSA) is an account that lets you set aside money before taxes to pay care providers who watch your children and eligible dependents while you're at work.

2. Why should I enroll in a DCFSA?

The money you put into a DCFSA is set aside from your paycheck before taxes. On average, participants enjoy a 30% tax savings on their annual contribution. This means you could be saving up to \$1,500 per year on dependent care expenses!

3. How do I contribute money to my dependent care FSA?

The amount you elect as your annual contribution will be divided by the number of paychecks for the year. This pay period amount will be deducted from each paycheck before taxes.

You can then use the money in your account to pay for eligible dependent care expenses throughout the plan year.

4. Who qualifies as a dependent?

Dependents are children under age 13, that you claim as dependents, as well as adults or other relatives that are incapable of caring for themselves (if you provide more than 50% of their support).

5. When can I use my dependent care FSA?

You can use funds from your dependent care FSA under the following conditions:

- To care for your qualified dependent.
- To allow you (and your spouse if filing jointly) to work or look for work.

Dependent care FSA funds can cover costs for before or after school care for children aged 12 and younger, custodial care for dependent adults, licensed daycare centers, nanny or au pair services, nursery schools or preschools, late pickup fees, and summer or holiday day camps.

6. What doesn't qualify?

There are certain expenses you cannot pay for using your dependent care FSA. These include expenses from a prior plan year, expenses for non-disabled children aged 13 and older, educational expenses (including kindergarten or private school tuition fees), food, clothing, sports lessons, field trips and entertainment, overnight camp expenses, and late payment fees for childcare.

7. Can I use my entire dependent care FSA election amount at the beginning of the year?

No, you will only have dependent care FSA funds as they are equally deducted each pay cycle. Funds will accumulate in your account until you either file a claim for reimbursement or you use your dependent care FSA Mastercard card.

8. Are there any rules about who can care for my dependents?

Yes, you cannot use funds to pay for care provided by a spouse, a person listed as a dependent on your taxes, or your child under the age of 19.

9. How do I use my dependent care FSA to pay for qualified expenses?

If your care provider accepts Mastercard, you can use your OCA dependent care FSA debit card for eligible expenses. You'll need to wait until you have accumulated enough funds in your account to use the debit card, so make sure to check your balance on the OCA Member Portal or OCA Mobile App.

You can use personal funds and then reimburse yourself with funds from your dependent care FSA by submitting an online claim through the OCA Member Portal or via the OCA Mobile App. You'll need to provide photos of receipts when you submit a claim for reimbursement. Reimbursement won't be processed until you have enough funds in your account.

10. What happens if I don't spend all my dependent care FSA funds by the end of the plan year?

Any unused funds that are in your account at the end of the year will be forfeited, which means you will lose that money. Plan carefully so that you use all the money in your dependent care FSA by the end of the plan year.

11. Can I change my election amount mid-year?

You can only enroll or change your election amount mid-year if you have a special event like a birth, death or assume care for an elderly person. If your care provider changes rates or fees, or your child turns 13 you may also adjust the amount you set aside.

12. What happens to my account if I lose my job or quit?

Unfortunately, participation in your dependent care FSA is discontinued as of your last day of employment. Expenses for services rendered after your termination date are not eligible for reimbursement.

Sign up for a dependent care FSA and start saving today!



Healthcare FSA

Do you want to save 30% on health-related expenses this year? Enrolling in a healthcare flexible spending account (FSA) can save you up to \$900 a year.

SVSD 2026-2027 Plan Year Maximum Election: \$3,400

What is a healthcare FSA?

A healthcare FSA is an account that lets you set aside money before taxes to pay for many medical expenses for yourself, your spouse, or eligible dependents.

What can it be used for?

Eligible expenses include things like insurance copayments and deductibles, prescription drugs, vision and dental expenses.

How does it work?

1. During open enrollment, sign up for a healthcare FSA.
2. Choose how much money you'd like to set aside for medical expenses.
3. The amount you've chosen is divided equally and deducted from your paycheck over the course of the year.
4. When paying for eligible expenses, you can use your MyOCA Debit Card to pay direct or use your personal funds and get reimbursed.

When can I use it?

Conveniently, the total amount you've chosen to put in your FSA is available to start spending on the first day of your plan.

Helpful Tips

Plan ahead to maximize your healthcare FSA and use all your funds each year.

- Review what you paid for health-related expenses last year – are there any reoccurring items?
- Think about the upcoming year – does anyone in your family need orthodontia or vision care? Are you thinking of having a child?
- Use the information to figure out how much you'd like to have in your FSA.

Did You Know?

You can use your FSA for:

- Medical procedures and surgeries
- Exercise and wellness expenses
- Family planning and care
- Many prescription drugs, vitamins, and probiotics

Frequently Asked Questions

Healthcare FSA

1. What is an FSA?

An FSA is an account that lets you set aside money before taxes to pay for medical, dental and vision expenses for yourself, your spouse and eligible dependents.

2. Who is eligible for an FSA?

An FSA covers eligible expenses for you and your dependents, even if they are not covered under your primary health plan.

3. What expenses are eligible through an FSA?

Health plan co-pays, deductibles, over-the-counter medications, eyeglasses, dental care, and certain medical supplies are covered. The IRS provides specific guidance regarding eligible expenses. (See IRS Publication 502).

4. How do I contribute money to my FSA?

The amount you elect as your annual contribution will be divided by the number of paychecks for the year. This pay period amount will be deducted from each paycheck before taxes.

5. How do I get the funds out of my FSA?

If you have a benefits debit card, simply swipe it at the register. Otherwise, file a claim including the receipt documenting the type, amount and date. Once approved, your reimbursement check will be mailed or deposited into your bank account.

6. How soon can I start spending my FSA funds?

Your entire annual election amount is available on the first day of the plan year.

7. What happens if I don't spend all of my FSA by the end of the plan year?

Be sure to only allocate dollars for predictable medical expenses. Any unused funds at the end of the plan year are forfeited, also called the use-it-or-lose-it rule. You will have 90 days after the end of the plan year to submit for eligible expenses with dates of service for the prior year.

8. Can I change my election amount mid-year?

Elections can only be altered if you experience a change in status as defined by IRS regulations, such as marriage, divorce, birth, or death in your immediate family.

9. What happens to my FSA if my employment is terminated?

Participation in your FSA is also terminated. This means that only expenses that were incurred prior to your termination date are eligible for reimbursement.

10. Can I deduct healthcare expenses paid for by my FSA?

No, any expense paid for with FSA dollars cannot be claimed as a deduction.

11. Can over the counter (OTC) medications be purchased with my FSA?

Yes, OTC medications are eligible to be bought with your FSA.

Sign up for a healthcare FSA and start saving today!



OCA's "Smart Account" Mobile App

Learn how to make better healthcare spending and saving decisions

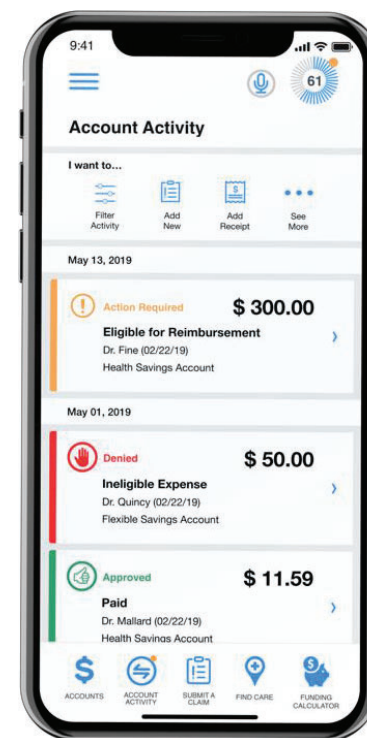
Get the most out of every healthcare dollar you spend or save

- **Virtual medicine cabinet** to help you find ways to save on your prescriptions
- **Smart score** to help you get the most savings from the app
- **Funding calculator** to help you save for the future

While doing all the things you've come to expect from a mobile app

- **Access accounts:** Check balances, view transaction history, and more
- **Manage claims:** Submit new claims, upload receipts, and check claims status
- **Receive alerts:** View real-time alerts and messages, edit your communication preferences

Download "OCA Mobile" in the google play or Apple Store!





FSA Debit Card Substantiation Requirements

Submitting documentation for FSA card swipes can be a real headache. Understanding the "why" and "how" to resolve is important!

Background

Since your FSA account is funded with "pre-tax" dollars, the IRS requires every FSA card transaction be proven as an IRS approved FSA eligible expense, regardless of the transaction amount. Due to advancements in technology, certain FSA card transactions can be "automatically approved", while others will not. You will be required to submit supporting documentation to OCA for any card transactions that do not automatically approve.

What's Automatically Approved

Other than the below 3 scenarios, all other card transactions require supporting documentation.

1. **Copay Matching:** No additional documentation is required for card transactions that match the co-payment amount specified in the participant's health plan (i.e., office visit copay, hospital copay, etc.)
2. **IIAS:** The Inventory Information Approval System (IIAS) allows retail merchants (i.e., Target, CVS) to uniquely barcode FSA eligible transactions. This bar-coding system eliminates the requirement to provide additional documentation.
3. **Recurring Card Transaction:** Recurring card transactions that match previously approved claims in terms of dollar amount, provider, and time period do not require additional documentation.

When Documentation Is Required

OCA will send you an email alert informing you documentation is required to resolve your FSA card transaction. At a minimum the IRS requires you provide OCA with documentation that includes the following: ***Date of service, Transaction Dollar Amount, and Type of Service.***

If the documentation is missing one of the above items, OCA will not be able to resolve the card transaction.

Additional FSA Debit Card FAQs

How to submit documentation? Participants can submit documentation using one of the following options: reply to OCA's email requesting documentation, submit through OCA's member online portal, submit using OCA's Mobile App, or mail.

Is a credit card receipt sufficient? A credit card receipt will not provide OCA with enough documentation. OCA needs to verify the date of service, transaction amount, and type of service. The receipt generally only lists the dollar amount and "paid date", which may or may not be the actual "date of service".

Do my dependents need to substantiate card transactions? Yes. Unless the card transaction falls within one of the "automatically resolved" categories, all card transactions require additional documentation.

Can my dependent have an FSA card? Yes, OCA will automatically issue a debit card for the employee and their spouse. Additional cards can be requested for dependent children.

What expenses are eligible under the FSA? Health plan co-pays, deductibles, co-insurance, eyeglasses, dental care, medications, and certain medical supplies, are covered. The IRS provides specific guidance regarding eligible expenses. (See IRS Publication 502)

Have Questions?

Contact OCA at service@oca125.com or 855-622-0777

Helpful Tips

- Save your receipts when you spend your healthcare FSA dollars.
- Register on OCA's member portal by going to www.oca125.com/login
- Download OCA's Mobile app at the App Store or Google Play. Search "OCA Mobile".
- Watch for emails from OCA that will indicate if supporting documentation needs to be submitted.
- Failure to submit documentation will lead to card de-activation.
- Any unused funds that remain in your account at the end of the year will be forfeited.
- Plan carefully and use all the money in your healthcare FSA by the end of the plan year.



Substantiation Guide

Understanding and Managing Your OCA Benefits Card Transactions

What Is Substantiation?

Substantiation is the process of confirming that an expense made with your OCA benefits card was eligible. Sometimes the IRS needs extra documentation (like an itemized invoice or EOB) to verify the purchase and keep your account on track.

Reading Your Transactions Page

1. Log in to your OCA Member Portal
2. From your home page, select “see all” under the *My Recent Activity* tab
3. On this page, you'll see a list of all monetary actions taken on your account, this includes: **Transactions, Claims, Payments, Reimbursements, Pending Items**, and more.

The screenshot displays two sections of the OCA Member Portal. The top section, 'My Recent Activity', shows a list of transactions with columns for Amount, Date, Status, and Action. It includes three approved transactions for \$75.00 and \$25.00, and one denied transaction for \$75.00. A 'SEE ALL' button is at the bottom. The bottom section, 'Account Activity', shows a table of transactions with columns for Status, Action, Type, Transaction Date, Amount, and Provider/Service Date/Account. It includes three approved transactions for \$75.00 and \$25.00. A filter bar at the top of the 'Account Activity' section allows users to filter by Year, Status, Action, Type, Date, Claim Amount, Provider, Plan, Claim Number, and Clear. A '+ ADD NEW' button is also visible.

Filtering Your Transactions

At the top of your *Account Activity* page, you'll find filter buttons that let you narrow down your view by year, claim status, type, date range, and more. Adjust these filters to easily locate specific transactions.

Need to submit a brand new claim? You can do that directly from this page by selecting “+ Add New”.

Uploading Documentation

If a claim requires documentation, you will see “**Document Submission Required**” and a button to “Add Receipt”. This is where you will upload your documentation and submit it to OCA.

3T01416

Employee Signature: _____ Date: _____/_____/_____
mm/dd/yy

FSA Claim Form



Employee Last Name _____ First Name _____ Middle Initial _____

Address _____ City _____ State _____ Zip _____

[illegible]

Employee Signature: _____ Date: ____/____/____
mm/dd/yy