

# Frequently Asked Questions

Select a category below to view common questions and answers on each plan offered by Flores.



## What is a Dependent Care FSA?

A Dependent Care FSA is a pre-tax spending account that can be set up through your employer that allows you to set aside pre-tax dollars to cover qualified daycare expenses incurred during your active enrollment period.

## How much can I contribute?

The IRS limits annual contributions to \$5,000 on income tax returns for single or married filing jointly, and \$2,500 for married filing separately.

## What documentation am I required to send to verify my claim?

Along with your completed claim form (available at [www.flores247.com](http://www.flores247.com) after logging in), an itemized receipt from the provider that includes the provider's name and Tax ID, dates of service, description of service, dependent name, and the amount owed is required.

## Whose expenses are reimbursable?

Tax dependents under the age of 13 or expenses for tax dependents over the age 13 who are mentally or physically incapable of self-care may be reimbursed.

## What expenses are eligible for reimbursement?

Expenses must be incurred to allow you and your spouse, if married, to go to work. Examples of expenses you can be reimbursed for include preschool, before and after-school care, and day camps. For a list of eligible expenses, visit the Documents section of our Resource Library. Overnight camps, kindergarten expenses, and date-night babysitter expenses are not eligible.

## What type of care is not eligible?

Care expenses that are not eligible include care for a child over age 13, overnight camp, babysitting that is not work-related, school fees for kindergarten and higher grades, and long-term care services.

## 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 you list as a dependent for income tax purposes, or one of your children under the age of 19.

## When will I be reimbursed for my claim?

Claims are processed daily. When you file a claim, we will reimburse you up to the amount you have contributed to date within 1-2 days of your approved claim submission. The remainder of your claim will be paid to you automatically each time you make a contribution to the account via payroll.

## **How can I get reimbursed?**

There are multiple ways to submit your claim:

- Electronically through [Flores247.com](https://www.flores247.com) by clicking on the “upload data” tab.
- Electronically through the [Flores Mobile App](#): click “capture,” take a picture of your documentation, and complete the required fields.
- Fax: 800.726.9982
- Mail: PO Box 31397 Charlotte, NC 28231

## **How do I set up a direct deposit?**

If you would like to have claim submissions reimbursed via direct deposit, you can set up direct deposit in the Settings tab at [www.flores247.com](https://www.flores247.com). Direct deposit requires a 10-business day prenote period before your account will be active.

## **How can I manage my account?**

You can view balance information, your claims filing deadline, as well as the status of claims you have submitted on your participant account at [www.flores247.com](https://www.flores247.com). If you have not logged in previously, you’ll need to register as a first-time user using the PID that would have been sent when you first enrolled in a plan with Flores. If you do not have your PID or are needing help logging in, please don’t hesitate to call our password reset hotline: 800.840.7684. Your PID can be found on any letter, email or communication you have received from Flores.

## **Do I have access to my entire DCA election amount at the beginning of the year?**

No, you will only have access to DCA funds that have already been deducted from your paycheck.

## **Can I change my election amount mid-year?**

You can only change your contribution mid-year if you experience a qualifying event, such as the birth of a new child, or if your childcare provider significantly increases their rates, you may be eligible to adjust your contribution.