



Paychex HR PEO Benefits:

Section 125 Flexible Spending Account — Medical

What it is:

Unreimbursed Medical Expense (UME) is a section of the Flexible Spending Account (FSA) that allows participants to put aside pre-tax money to use on eligible medical, dental, and vision expenses, such as co-pays, medicine, medical supplies, etc.

How it works:

- The full FSA medical election will be loaded into the FSA account after the employee's first payroll deduction.
- Employees' total deductions will be spread out throughout the year and deducted from their paychecks.
- Employees may receive a debit card for themselves and/or a dependent or submit a claim form.

Plan information:

Full plan summary details about the UME plan and claim forms can be found at paychexflex.com under **Paychex Benefits Account (PBA)**.

For additional assistance or questions, contact the PBA Department at **1 (877) 244-1771**.

Examples of eligible expenses:

- Office visit co-pays
- Deductibles
- Prescription eyeglasses or contacts
- Dental cleanings
- Chiropractor fees
- Menstrual care products
- Orthodontia medical expenses
- Prescription drugs
- Over-the-counter treatments

For additional information about eligible expenses or to purchase eligible FSA products, visit FSASore.com

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Paychex HR PEO Benefits:

Section 125 Flexible Spending Account — Dependent Care

What it is:

Dependent Care Assistance (DCA) is a section of the Flexible Spending Account (FSA) that allows participants to put away pre-tax money to use on dependent care expenses.

How it works:

A Dependent Care Account can be used for custodial expenses for a claimed dependent. Expenses must be for an eligible tax dependent (as defined under the Internal Revenue Code section 125) of the employee participating in the Plan.

Note: Expenses incurred by or on behalf of domestic partner and/or a domestic partner's child are not reimbursable. If you are enrolled only in DCA, a debit card will not be issued. Dependent information is required to submit claims for services incurred by your dependent. DCA funds are use it or lose it for the calendar year.

Plan information:

Full plan summary details about the DCA plan and claim forms can be found at paychexflex.com under **Benefits Account (PBA)**.

For additional assistance or questions, contact the PBA Department at **1 (877) 244-1771**.

Dependent Age Limit	Maximum Annual Election Amount
Under 13 years of age, Unless incapable of self-care	\$5,000 per household

Examples of eligible expenses:

- Before/after school or after school care (other than tuition)
- Qualifying custodial care for dependent adults
- Licensed day care centers
- Nursery schools or pre-schools
- Placement fees for a dependent care provider
- Childcare at a day camp, nursery school, or by a private sitter
- Late pick-up fees
- Summer or holiday day camps

Examples of ineligible expenses:

- Expenses for non-disabled children 13 and older
- Educational expenses including kindergarten or private school tuition fees
- Overnight camp expenses
- Transportation expenses
- Late payment fees
- Medical Care

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