

Dependent Care Assistance Enrollment Guide



What is a DCA?

A dependent care FSA, also known as a Dependent Care Assistance Plan (DCAP) allows individuals to use pre-tax dollars for daycare or dependent care expenses. The dependent care FSA (DCAP) cannot be used to pay for medical expenses. Individuals elect to contribute a portion of their paychecks to either a health FSA or dependent care FSA and save 25% to 40% in taxes.

Know the Rules:

Dependent Care Eligible Expenses

- A dependent receiving care must be a child under the age of 13, or a tax dependent unable to provide for their own care, who resides with you. The care must be necessary for you or your spouse to be gainfully employed or to go to school. Care may be provided by anyone other than your spouse or your children under the age of 19. Expenses for schooling, kindergarten, over-night care, and nursing homes are not reimbursable. **See IRS Publication 503.**
- The maximum you can elect, in a calendar year, is equal to the smallest of the following:
 - \$5,000 – Married and filing federal taxes jointly or a single parent
 - \$2,500 – Married and filing separate federal tax return
- The amount contributed year-to-date, is available for reimbursement.

These are only examples and this list is not all-inclusive -- it only provides some of the more common expenses. Additional information is available in IRS Publication 502 and on our website: <https://www.rockymountainreserve.com>

Important to Know

- Participants may only be paid what they have contributed at any point in time.
- Participants must be ready to provide receipts for dependent care expenses.
- Dependent care expenses reimbursed by the dependent care FSA may not be used to claim the day care credit.
- The accounts are not front loaded like a typical FSA, funds grow with contributions throughout the year.
- A "dependent" is considered under the age of 13 or a qualifying dependent relatives who lives with the employee more than half the year and is incapable of self-care.



View the 2 minute overview of the plan at www.rockymountainreserve.com/services/dca

Tax Savings Examples:

Michael and Sharon, working parents, earn a total of \$48,000/year. They have \$5,000 in child care expenses.

Their annual savings realized by participating in the DCA is **\$1,000.**

Assumptions are based off of 15% Federal, 4.63% State, and 7.65% FICA tax

Access with a Debit Card



Pay for Expenses with a Debit Card



- Easy to use- the Benefits Card is a stored-value card that simplifies the process of paying for qualified expenses.
- Restricted by merchant code (MCC) to healthcare-related merchants where MasterCard is accepted.
- It pays directly at the point of sale - No waiting for reimbursement!
- You can use it to pay for online mail-order prescriptions.
- You must save all receipts and be prepared to provide receipts if they are requested.

Save All Receipts For Purchases Made With The Benefit Card

Please remember to keep receipts for all purchases made with the Benefit Card. Per IRS regulations, Rocky Mountain Reserve may request itemized receipts to verify the eligibility of purchases made with the card.



- All receipts or other proofs of purchase must include the date of service, name of provider, dollar amount, and a description of the purchased service or product.
- Any receipt that does not contain the detailed information described above is not acceptable. Credit card receipts and canceled checks are not acceptable.
- If the requested receipt is lost or otherwise unavailable, most providers can provide a detailed statement documenting FSA eligible purchases. An Explanation of Benefits (EOB) is sufficient documentation to substantiate a transaction. Additional documentation will be requested UNLESS the transaction matches a co-payment, a previously approved repetitive expense, or was at a merchant that has installed the inventory information approval system referenced above.
- If a receipt is requested, Rocky Mountain Reserve will email a request within hours. Participants can mail, fax, email, upload the receipt online, or take a picture and submit it through the mobile app.

No Receipt Retailers

Some retailers have installed an inventory information approval system for most medical expenses and receipts will not be requested. Below is a sample of some of the retailers who have installed the inventory information approval system:

1-800 Contacts
Albertsons
City Market

Costco
CVS
Drugstore.com

King Soopers
Kroger
Rite Aid

Safeway
Sam's Club
Target



Submit Claims for Reimbursement

Submit Claims Through a Mobile Application

Take a picture of your receipt and submit it with your reimbursement request through the mobile application. You can also look up your account balance and recent transactions. Claims submitted through the mobile application receive **high priority**. To download the mobile application: **Search for "RMR Benefits"**



Submit Claims Through a Web Portal

Participants may file requests for reimbursement directly to Rocky Mountain Reserve through <https://www.rockymountainreserve.com>. Claims submitted through the web portal receive **high priority**.



Submit Claims Manually

Participants may also file requests for reimbursement directly to RMR through fax, mail, or email.

Fax: 866.557.0109

E-mail: claims@r mrbenefits.com

Mail: PO Box 631458 Littleton, CO 80163



Claims are paid by direct deposit or check.



Online & Mobile Access

www.rockymountainreserve.com

To Create Your Online Account:

- 1 Go to www.rockymountainreserve.com
- 2 Click on "Login/Register" in the top right-hand corner
- 3 Click on "Employee Registration"
- 4 Username will be the name you use to log in for the web portal and mobile application.
- 5 The password must contain at least 3 of these: special character, number, upper or lower case letter
- 6 For Employee ID Use SS# or other assigned Employee ID.
- 7 For Registration ID select "Card Number" which is your Benefits MasterCard. If you do not have a card, your Employer will give you an Employer ID.

With Online Access You Can:

- View balance
- View transaction history
- Download statements
- Submit claims and upload receipts
- View debit card receipt requests and upload receipts



RMR Benefits Mobile

Rocky Mountain Reserve Mobile

Download the mobile application and gain real-time access to your:
Dependent Care Assistance (DCA)

Search "RMR Benefits" on the app store