

The Yeshiva University Dependent Care Reimbursement Account (DCRA) is administered by HealthEquity and is a plant that you contribute a part of your pay, on a pre-tax basis, into a special account that you can use to reimburse yourself for certain costs associated with the cost of dependent day care services for an adult or child because you work or attend school. If you are married, your spouse must also work or go to school while you are at work. The Internal Revenue Service (IRS) requires that you enroll in the DCRA each year if you wish to contribute to the plan.

You can contribute up to \$5,000 as your pre-tax election. If you are married and your spouse also has a DCRA at your place of employment and file a joint tax return, your combined deposits cannot exceed \$5,000. If you are married and file separate tax returns, the most you can contribute is \$2,500. The University does not monitor these limits, if you or your spouse both elect and receive more than \$2,500, you will pay income taxes on the excess amount when you file your tax return.

If you are enrolling in the DCRA for the first time or if you didn t enroll last year and therefore do not have a debit card, you will receive a debit card \$2c1 0 0 1 157495\text{Em} \text{2c1} 0 0