

Enroll in the Dependent Care Advantage Account and Keep More \$\$\$ in Your Pocket

Do you pay for child care, elder care, or a disabled dependent care in order to go to work? If the answer is yes, then enrolling in the Dependent Care Advantage Account (DCAAccount) may be an excellent money-saving opportunity for you and your family. You keep more money in your pocket because:

- the State contributes money that you can use for eligible expenses
- the money you set aside in your DCCA account reduces your taxable income

Your household may contribute up to \$5,000 per year TAX-FREE to pay for dependent care expenses, including child care and adult daycare, before or after-school programs, family daycare, home aides, nursery school, and summer day camp.

2010 Open Enrollment

The enrollment period for the 2010 calendar year began on September 21 and ends on Monday, November 16, 2009. Enrollment is paperless and the application process is quick, easy, and secure. You can enroll by Internet or telephone.

Internet Enrollment: Log on to www.flexspend.state.ny.us for the online application. You will also find program information, including a useful tax calculator. The tax calculator shows you how much the DCAAccount will save you money on your dependent care expenses.

Telephone Enrollment: If you don't have Internet access or prefer speaking with a customer service representative, call 1-800-358-7202, option 1. The customer service representative will answer your questions and complete the application for you.

Employer Contribution

The employer contribution for the 2010 plan year provides **up to \$800** for NYSCOPBA-represented employees who enroll based on full-time salary. Employees may enroll for just the employer contribution—no match is required. If both spouses are state employees in an eligible bargaining unit, both may enroll for the employer contribution. The 2010 employer contribution rates are:

<i>If your full-time salary is...</i>	<i>The employer contribution is...</i>
Over \$70,000	\$300
\$60,001-\$70,000	\$400
\$50,001-\$60,000	\$500
\$40,001-\$50,000	\$600
\$30,001-\$40,000	\$700
Up to \$30,000	\$800

Open Enrollment Deadline

The 2010 open enrollment period ends at midnight on Monday, November 16, 2009. No applications are accepted after this deadline.

Be Informed and Don't Lose Out!

Learn more about this important benefit and don't miss out on the once-per year open enrollment opportunity to save money on dependent care expenses!

If you have questions about the DCAAccount or would like more information about the program, visit www.flexspend.state.ny.us or call 1-800-358-7202, option 2.