



Take more of your paycheck home with a Dependent Care Flexible Spending Account.

The Dependent Care Flexible Spending Account allows you to save pre-tax money to help offset costs related to the care of children and elderly relatives that depend on you.

Things to Note

- 1 You will need to elect your Dependent Care FSA account each year in your new hire, annual enrollment, or mid-year enrollment window, and funds must be used in the same plan year.
- 2 To be eligible to submit expenses both you and your spouse must be working or in school at the time expense is incurred.
- 3 This is a use it or lose it account. You will have a 90-day grace period to submit claims after the end of the plan year, for your expenses incurred during the plan year.
- 4 The Dependent Care FSA is subject to IRS-required non-discrimination testing so you may be notified if your election must be decreased during the plan year.

Frequently Asked Questions

Q: When can I enroll?

A: You can elect your Dependent Care FSA account through HR Link during your New Hire enrollment window, Annual Enrollment, or a qualifying Mid-Year Life event.

Q: Can I change my contribution amount at any time?

A: No. The election you make during your enrollment window will be your contribution for the plan year.

Have questions?

Ask for help under Ask HR in HR Link

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Q: What is considered a mid-year life event for the DC FSA account?

There are circumstances which may allow you to make changes to your Dependent Care FSA in the middle of a plan year, such as:

- A change in marital status, such as marriage, divorce, or death of your spouse
- A change in the number of your dependents, such as birth or adoption of a child, or death of a dependent

- A:**
- A change in employment status for you, your spouse, or dependent that affects eligibility
 - A dependent child turns 13 and ages out of eligibility
 - Enrollment in/de-enrollment from child care or elderly care

Please Report a Life Event in HR Link if you experience one of these events, and you want to make a change to your election. This will need to be completed within 30 days of the event.

Q: How do I file a claim?

You will need to upload receipt(s) for your dependent care expenses to Maestro's portal by visiting their website, <https://msave.maestrohealth.com> or through their app. Reimbursement checks can be mailed to your home or directly deposited into a designated bank account. Portal login information is as follows:

- A:**
- Employee ID = Your SSN (no dashes)
 - Employer ID = 120026

Q: Can I have both a Dependent Care FSA and Health Savings Account? Healthcare FSA and Dependent care FSA?

Yes. You can enroll in both the Dependent Care FSA and either an HSA or Health

- A:** Care FSA account because the funds associated with your Dependent Care account are specifically for dependent care needs.

Q: What if my spouse also has a Dependent Care FSA?

- A:** You may both contribute, but if filing jointly, combined you cannot exceed the IRS maximum of \$5,000 per year.

Q: What happens if I don't use all funds contributed for the plan year?

You will have 90 days from the end of the plan year to submit any outstanding

- A:** claims through Maestro's portal, for expenses incurred during the plan year. If you don't use all the funds in the account, they are forfeited.

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Q: What are considered eligible expenses?

This account can be used for before- and after-school programs, babysitting/nannies, day care, summer day camp, adult day care, in home elder care and more – as long as the expenses are being incurred while you work.

A: Eligible dependents include: dependent children up to the age of 13, or a spouse/ dependent/ elderly family member who is physically or mentally unable to care for themselves.

Q: What happens to my funds if I leave the company?

Your account will remain active through your last day of employment. You will

A: have 90 days following your separation date to submit any expenses incurred prior to your separation date. Unused funds will be forfeited.

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