

# dependent day care spending account (DCSA)

## a flexible spending account plan

The Dependent Day Care Spending Account (DCSA) is Chevron's flexible spending account plan for dependent day care expenses for a qualified dependent — like after-school child care, a licensed child care provider, or school tuition up to kindergarten — so you and your spouse can go to work. This plan is a voluntary option that allows you to pay for certain eligible dependent day care expenses with before-tax dollars. Each month, you contribute a set amount to your account through before-tax payroll deductions. Then you use the funds in your account to pay for eligible dependent care expenses.

**You must re-enroll in the DCSA every year; coverage is not automatic. If you want to participate in 2017, you must enroll during open enrollment — October 17 through October 28, 2016 — even if you're already participating this year. If you don't make an election during open enrollment, you will not have coverage during 2017.**

### new claims administrator in 2017

Chevron has selected a new claims administrator for the DCSA beginning January 1, 2017. UnitedHealthcare is replaced by HealthEquity (in partnership with Anthem). A new claims administrator typically affects the administration of your plan — for example, claims submission, phone numbers, and website addresses.

### If you're currently participating in the DCSA in 2016

You'll continue to use the same FSA debit card, claim form, website and phone numbers for UnitedHealthcare that you use today. There is no change to other plan requirements, including the December 31, 2016 deadline to use account funds. And you'll still have until June 30, 2017 to submit claims to UnitedHealthcare for reimbursement of expenses incurred between January 1, 2016 and December 31, 2016. Your FSA debit card will expire on December 31, 2016. We'll send a communication directly to 2016 DCSA participants later this fall with any additional transition information, instructions and resources.

### If you'll be participating in the DCSA in 2017

HealthEquity does not issue FSA debit cards for use on eligible dependent day care expenses. Starting January 1, 2017, you will need to submit a claim to HealthEquity for reimbursement of eligible dependent day care expenses. There will be new claim forms, websites and phone numbers to use to manage your account. We'll send a communication directly to 2017 DCSA participants later this fall that includes additional transition information, resources and instructions for submitting a claim.

### important DCSA reminders

Your contributions to a DCSA account reduce your taxable income. For this reason, federal tax laws require you to follow certain rules when using the funds in your account. Keep these rules in mind as you plan how much to contribute:

- **If you enroll in the DCSA for 2017, your account can be used to reimburse eligible expenses you incur from January 1 through December 31, 2017.** If you do not use all of your account funds to pay for eligible expenses during this period, money left unspent or unclaimed in your account will be forfeited.
- **You have until June 30, 2018, to file a claim to be reimbursed for eligible expenses you incurred in 2017.** Note that HCSA funds cannot be used for Dependent Day Care Spending Account (DCSA) expenses and DCSA funds cannot be used for Health Care Spending Account expenses. It's your responsibility to meet the December 31 and June 30 deadlines; be sure to add a reminder to your calendar to help you remember.
- **The money in your account can be used only for eligible dependent care expenses.** It's important to make sure that any expenses you've planned can actually be reimbursed. Go to [hr2.chevron.com](http://hr2.chevron.com) for a list.
- **The contribution limit for the DCSA is generally \$5,000 (\$2,500 if married and filing a separate return), subject to other IRS limitations.**
- If you enroll in the Chevron HDHP or Chevron HDHP Basic, you can still enroll in the DCSA.