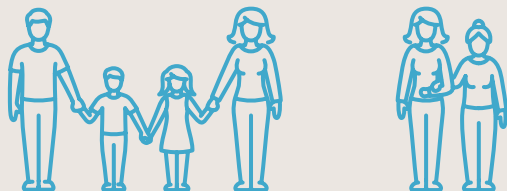


DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)

A TAX-FREE WAY TO PAY FOR CHILDCARE EXPENSES

ALERUS



A dependent care FSA allows you to use pre-tax dollars to pay for childcare or dependent adult care costs.

How It Works

Sign up during open enrollment. Choose an amount to contribute pre-tax each paycheck, within IRS limits. Your annual election should generally equal your planned expenses for the plan year. Dollars must be used by the end of the plan year. Any funds remaining will be forfeited.

Pay For Expenses

Use your Alerus Health Benefits Visa® debit card to pay providers directly from your benefits account, or reimburse yourself by submitting a claim for eligible expenses you've already paid.



Eligible Expenses

You may use dependent care funds for expenses that allow both you and your spouse to work, attend school, or seek employment full time. Eligible expenses include caring for qualifying dependent children 12 or younger or disabled adults. Examples include: before and after school programs, day care, preschool, summer day camps, babysitting, nanny/au pair, nursery school, and elder care.

Ineligible Expenses

Examples of ineligible expenses include: kindergarten tuition, babysitting for non-work reasons, and overnight camps.

Manage Your Account

Access your account online at alerusrb.com or search for "Alerus Benefits" in the App Store or Google Play and download the app* for Apple, iPad, and Android devices.



- Check your account balance and see your spending history
- Order additional debit cards
- Sign up for direct deposit or text/SMS alerts
- Submit claims for reimbursement
- Add digital card to mobile wallet for convenient use

Claim Documentation

You must save and submit itemized statements from your provider for all expenses. Documentation must include:

- Date of service
- Service recipient
- Provider name
- Description of services provided

Plan Details

Read your employer's summary plan description (SPD) for details specific to your plan. If differences are noted between this communication and the SPD, the SPD will govern.

Additional Resources

Visit the Alerus Resource Center at alerusrb.com for additional information and resources, including updated IRS annual contribution limits and a comprehensive list of eligible healthcare expenses.

For More Information

Health Benefits Client Service Center

877.661.4727 | healthbenefits@alerus.com

*Alerus charges no fees to download or use the app. However, your carrier's message and data rates may apply.

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Alerus does not sponsor or maintain the flexible spending account (FSA) that you establish. The program is sponsored and maintained solely by the employer offering the plan. Alerus acts solely as a third-party plan administrator performing administrative tasks pursuant to an agreement with, and at the direction of, the sponsoring employer. The sponsoring employer is solely responsible for ensuring such arrangements comply with all applicable laws.