Hello,

Good news! With the recent passage of the American Rescue Plan Act of 2021 (ARPA) you are **now able to contribute up to $10,500 into your 2021 Day Care Flexible Spending Account (DCFSA)!**

What does this mean for you?

**For this year only, you can contribute up to $10,500 (or $5,250 if married but filing separately) to your DCFSA.** This means you have the opportunity to save up to an additional $1,650 on day care related expenses for this year!

EXAMPLE: *Michael and his spouse work full-time and need after school care for their twin boys. Last year they spent over $5,000 in after school care. This year they elected $7,000 into a Day Care FSA. With his election of $7,000 into his Day Care FSA, Michael saves $2,100 (30% based off savings from federal income tax and FICA). With those savings, Michael and his family were able to afford groceries for three months!*

To take advantage of increasing your DCFSA election, speak with your \*Human Resources department.

Need help finding day care during this pandemic? Use [Kinside](https://www.kinside.com/navia) to find and save on day care providers! [Kinside](https://www.kinside.com/navia) is free to use and Navia DCFSA participants receive 10% off day care services.

If you have any questions or difficulty with the instructions above, please contact us at customerservice@naviabenefits.com or by phone at (425) 452-3500 and we'll be happy to help.

We hope these new relief provisions provide you with some additional savings in what has been a difficult year for all of us, and we look forward to serving you in the future.

Thanks from all of us at Navia. Stay well.

\* *Please note that your employer’s plan is still subject to nondiscrimination testing, which may affect the amount you are ultimately able receive pre-tax. Additionally, while what is reported on your W-2 is what is deducted, any amount received (i.e. based upon carryover from other years or the grace period) may also affect what is ultimately pre-tax.*