

Dependent Care Flex Information for 2026

You are receiving this packet because you elected **dependent care (childcare) flex** for 2026 during Open Enrollment. Please take the time to review this important information.

- ❖ If you haven't already done so in the past, go onto Catapult's website or their mobile app and set up your online flex account. Instructions are enclosed.
- ❖ Submit your completed *Automatic Dependent Care Request Form* for 2026 directly to Catapult. This form will be certification from your childcare provider that your child is indeed enrolled in childcare. It further gives your authorization for childcare reimbursements to be direct deposited into your bank account (that you set up through Catapult's website/mobile app). **To avoid delays, make sure this form is completed in its entirety!!**
- ❖ Pending you've completed and submitted your *Automatic Dependent Care Request Form* and set up your bank account information with Catapult, 2-3 days after each payday, your childcare funds for that pay period will be direct deposited into your account. Paper checks will NOT be issued.
- ❖ Regarding dependent care, your flex card is only for registering your online flex account. Swiping of the flex card is for medical flex purposes only.
- ❖ All documents should be submitted directly to Catapult—see contact information below.



Please review this entire packet:

- ★ Catapult's Online Account Setup, Direct Deposit, and Mobile Features
- ★ Frequently Asked Questions
- ★ *Automatic Dependent Care Request Form*



Catapult
3020 West Arrowood Rd.
Charlotte, NC 28273
(704) 522-8011 (phone)
(704) 944-6076 (fax)
claims@letscatapult.org
MyCatapultBenefits.org

Mobile App: search for "MyCatapultBenefits"





CATAPULT

Online Account Setup, Direct Deposit, and Mobile Features

CREATING YOUR ONLINE ACCOUNT

1. Go to: letscatapult.org/mycatapultbenefits/ and click "Participant Login/Registration".
2. Click on "Register".
3. Create a username and password. Make sure you write this information down for future use.
4. Enter your First Name, Last Name, and Email Address.
5. Enter your Employee ID. This is the Social Security Number of the **Employee**; do not use dashes.
6. Enter your Registration ID. You will use your flex card number or 'TEAGPA'.
7. Accept the *Terms of Use* and click Register.

Don't forget to register your phone number under the "Alerts" settings!! **You will be able to check your balance by texting 'BAL' to 888-280-8596.**

DIRECT DEPOSIT

For reimbursement, a direct deposit form can be downloaded from Catapult (Forms & Resources) and emailed to benefits@letscatapult.org **OR** you can add your banking information online through the participant portal. Paper checks will not be issued.



MOBILE APP!

Gain full access to your flexible spending account (FSA) with Catapult's free application. Search: "**MyCatapultBenefits**".



CATAPULT MOBILE PAY (not for dependent care flex)

What is Catapult Mobile Pay?

Are you interested in a more convenient way to pay for benefit account expenses? Do you prefer to use contactless payments for all types of purchases? With Catapult Mobile Pay you can quickly and easily pay for eligible benefit account expenses, both in-store and online, using your digital wallet app on your mobile device.

How does it work?

To begin using Catapult Mobile Pay, simply:

- Step 1:** Open your digital wallet (Apple Pay, Google Pay, or Samsung Pay).
- Step 2:** Enter your benefits debit card details.
- Step 3:** Accept the Terms & Conditions.
- Step 4:** Complete the authentication process, as prompted.
- Step 5:** Begin using your digital wallet to pay for eligible expenses.





Dependent Care FSA

What is a dependent care FSA (DCA)?

A DCA is a flexible spending account that allows you to contribute a portion of your paycheck before taxes are taken out to pay for qualified dependent care expenses so that you (and your spouse, if applicable) can work or look for work.

Why should I participate?

Since contributions to the account are deducted from your paycheck before income taxes are assessed, your taxable income is reduced. Participants enjoy a 30% average tax savings on the total amount they contribute to the account.

How do I contribute money to my DCA?

Once you make your annual election during open enrollment, your employer will deduct this amount from your paycheck before taxes are assessed in equal amounts throughout the year. Elections must be completed each year in order to participate.

How much can I contribute?

The IRS limits annual contributions to \$7,500 on income tax returns for single or married filing jointly, and \$3,750 for married filing separately.

Who qualifies as a dependent?

You can use your DCA to pay for care for children (as outlined by the IRS) that you claim as dependents, as well as adults or other relatives that are incapable of caring for themselves (if you provide more than 50% of their support).

What type of care is eligible?

Eligible expenses must be for the purpose of allowing you (and your spouse, if applicable) to work or look for work. Services may be provided at a child or adult care center, nursery, preschool, after-school, summer day camp, or a nanny in your home.

What type of care is not eligible?

Care expenses that are not eligible to be paid with DCA funds include care for a child over the age as outlined by the IRS, overnight camp, babysitting that is not work, school fees for kindergarten and higher grades, and long-term care services.

Do I have access to my entire DCA election amount at the beginning of the year?

No, you will only have access to DCA funds that have already been deducted from your paycheck.

Are there any rules about who can care for my dependents?

Yes, you cannot use funds to pay for care provided by a spouse, a person you list as a dependent for income tax purposes, or one of your children under the age of 19.

How do I use the funds in my account?

Complete an "Automatic Dependent Care Request Form" at the beginning of the plan year. Approximately 2-3 days after your pay date, funds that were deducted from your paycheck for DCA will be direct deposited into your bank account.

What happens if I don't spend all my DCA funds by the end of the plan year (December 31)?

It is essential to estimate conservatively during elections. Any unused funds at the end of the plan year are forfeited which is also called the use-it-or-lose-it rule.

Can I change my election amount mid-year?

Typically, you cannot change your contribution mid-year. However, if you experience a qualifying event such as the birth of a new child, or if your childcare provider significantly increases their rates, you may be eligible to adjust your contribution.

What happens to my account if my employment is terminated?

Participation in the plan is also terminated. This means that only expenses that were incurred prior to your termination date are eligible for reimbursement.

Automatic Dependent Care Request Form

Please Print Clearly



PERSONAL INFORMATION

Company Name:	Social Security:
Employee Name:	Phone:
Address:	City, State, Zip Code:
Email:	<input type="checkbox"/> Please check if this is a new address

AUTO-DEPENDENT CARE (DCA) INFORMATION

This form is to be completed each plan year the participant wants to receive automatic reimbursement of dependent care expenses. Start Auto-DCA Change Auto-DCA Information Stop Auto DCA

Effective Date _____

Dependent(s) Name & Date of Birth	Start Date of Service (Must be within current plan year)	End Date of Service (Must be within current plan year)

PROVIDER INFORMATION AND SIGNATURE (to be completed by the provider)

I certify the information provided below is accurate. I understand the purpose of my signature on this form is to eliminate the necessity for the participant to provide receipts for reimbursement.

Provider's Name, Tax ID, and Signature	Total Amount Requested
	\$
	\$

PARTICIPANT CERTIFICATION

To the best of my knowledge the provided information is complete and accurate. I certify that the requests I am submitting are eligible expenses as defined by the IRS and that I have not been previously reimbursed for these expenses nor am I seeking reimbursement from any other source. I understand that Catapult, including its agents and employees, will not be held liable if I submit ineligible expenses for reimbursement. If there are any changes in the provided information, I understand it is my responsibility to notify The Employers Association. I understand that I should retain a copy of all submitted documentation in the event of an IRS audit.

Participant Signature (**Void if not signed**)

Date Signed

Send your completed form to:

Catapult

Attn: FSA Services

Fax: 704.944.6076 | Email: claims@letscatapult.org

9140 Arrowpoint Blvd, Suite 140, Charlotte, NC 28273