



Using Your Payment Card for DCSA

Reimbursement without the Wait!

Payment Card = Immediate Funds

Using your payment card for Dependent Care Spending Account can be tricky. Following these steps can help you use the card more easily.

Step 1: Pay Up Front

When you first go to your day care provider, you will need to pay with another form of payment (other than your payment card) such as cash or check for the expenses you are about to incur.

Step 2: Submit DCSA Placeholder Claim Form

Obtain a DCSA Placeholder Claim Form from WageWorks, formerly Creative Benefits website or call the toll-free customer service line. Complete and submit the form to WageWorks with the day care provider's signature or attach supporting documentation.

With the completed form you will be assigning the first period of services as a placeholder claim amount in order to use the card for future day care expenses.

Step 3: Transfer of Funds

Once the placeholder claim's services have been fully rendered, the amount of the services you designated on the DCSA Placeholder Claim Form OR available year-to-date payroll deduction amounts whichever is less, will be transferred to your payment card.

You may now use your payment card at your provider for the next period of services. Once you use your payment card for the next period of day care services, you will need to provide WageWorks with supporting documentation to verify the transaction. Once the transaction has been verified, any other transactions at the same provider for the same amount will be automatically approved.

EXAMPLE - Assume \$5,000 annual election

24 pay periods = \$208.33 deposit per pay period

▶ Jan 1st:	pay and submit placeholder claim for day care services from Jan 1st – 31st	= \$500.00
▶ Jan 15th:	payroll deposit into DCSA account	= \$208.33
▶ Jan 31st:	payroll deposit into DCSA account	= \$208.33
▶ Jan 31st:	amount transferred to your card	= \$416.66
▶ Feb 1st:	swipe card at day care provider to pay for February dates of services up to the \$416.66 of funds available on your card - next swipe cannot occur until the beginning of the next month	

As part of the auto-adjudication process, WageWorks will automatically determine that future dates of services and payments to the provider will follow the same schedule as designated on the placeholder claim submitted. Therefore, you will not be able to swipe your payment card for DCSA services outside the established payment schedule.

Details

Upon completion of the plan year or ending participation in the plan in which the placeholder claim was made, WageWorks will automatically reprocess and reimburse the placeholder claim based on available funds via check or direct deposit (subject to the allowed methods of reimbursement under your employer's plan).

IRS guidelines require you to complete and submit a placeholder claim form for each new plan year in which you would like to use the payment card for dependent day care expenses.

If you have changes to your existing placeholder claim, such as changes in day care expenses or

dates of services during the plan year, you will need to resubmit an additional placeholder claim form for the different information.

If you do not want to use the payment card for dependent day care expenses, you will need to incur and pay for the expenses and submit a claim for reimbursement.

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