

Dependent Care Payment Options

This account is for eligible child and adult care expenses, including preschool, nursery school, day care, before- and after-school care and summer day camp, needed while you're at work or looking for work. The care must be for a qualifying child who is your dependent and who was under age 13 when the care was provided or an adult dependent who is not physically or mentally able to care for themselves and lived with you for more than half the year. For a complete list of qualified dependent care expenses, see [IRS Publication 503](#). Dependent Care FSA funds are not available in advance. Reimbursements may not exceed the funds available in the account. **There are three ways to access your funds:**

1. Debit Card

Use your Pinnacle Health & Benefits card to pay for qualified dependent care expenses at providers that accept cards. Ask for a receipt that lists the dependent's name, the provider, dates of service and amount paid, as it is required. For expenses that repeat regularly, you can submit a recurring reimbursement form.

2. Recurring Reimbursement Form

Complete this **one-time** each plan year and get reimbursed for expenses each time you get paid. Link a personal bank account to your Dependent Care account to have funds direct deposited into your personal checking or savings account to receive your dependent care funds automatically, within three business days of each payroll posting to your dependent care account. This is a great option, if you have regular payments to a daycare provider and want immediate access to your dependent care funds. The Recurring Reimbursement Form can be found on the Tools & Support tab of your online account. www.pnfp.com/HBlogin

3. File a Claim Online or in the Mobile App

You have the option to file claims individually, as they are incurred, by accessing your account online or through the mobile app. You can request a payment to a provider directly, or reimburse yourself by check or direct deposit into a personal bank account you have linked to your Dependent Care account.

- Scan and upload receipts via our mobile app (download at the Apple App Store or Google Play Store, search Pinnacle Health and Benefits)
- Upload receipts via our online consumer portal at www.pnfp.com/HBlogin

With dependent care accounts instead of having to provide a receipt you also have the option of filing a manual claim with your provider's signature and the dates and cost of service included.

How do I add a bank account for direct deposit?

- Sign in online at www.pnfp.com/HBlogin
- Hover over "Accounts" directly underneath the Pinnacle | Health & Benefits Logo at the top
- Click on Banking/Cards under profile
- Click on the hyperlink for "Add Bank Account" in the Bank Accounts section on the left
- Follow instructions to add routing number, account number, and bank name and address, and click submit

After this is complete, we will check to see if your account add can be verified by your bank in real-time, if not we will let you know a micro-deposit between .01-.99 will be sent to your account within 1-3 business days that once received you can then sign back into your Pinnacle online access and verify the deposit to approve the account.

Still have questions? Let us know how we can help!

Pinnacle | Health & Benefits Client Service Center:
(888) 282-2605 (M-F, 7 a.m.-7 p.m. CT); Fax: 855-810-8224
P.O. Box 2863, Fargo, ND 58108-2863

Pinnacle Financial Partners does not offer tax or legal advice. Please consult your personal tax or legal advisor regarding your individual situation.