

Dependent Care Assistance Plan Open Enrollment 2021

Our Dependent Care Assistance Plan (DECAP) is open for enrollment for the 2021 Plan Year which will take effect on January 1, 2021.

Enrollment must be completed by no later than the close of business (4:30 PM) Friday, November 20, 2020

Participants who have an existing account with HRC Total Solutions (anyone who is currently enrolled in the Curry medical plan, and / or anyone who participates in the FSA & DCA plans), please log into your HRC Total Solutions account, and follow the steps outlined below to complete your enrollment:

If you have not previously registered with HRC Total Solutions, please follow the steps below to create your account:

1. Access your HRCTS FSA Online Portal by going to www.hrcts.com. If you have not previously registered, select “**create your new username and password**” and follow the prompts.
2. Log on by entering your username and password.
3. Click the ENROLL NOW link and follow the prompts to enroll.
4. Once completed, print the confirmation for your records.

Detailed Online Enrollment instructions can also be found through the link below, or on the Human Resources page of the myCurry Portal:

https://my.curry.edu/c/document_library/get_file?uuid=f58846b4-c286-43b1-940b-090c42104305&groupId=10217

Participants who do not currently have an account with HRC, please [click here](#) to complete the Dependent Care Enrollment form, and submit the completed form to Human Resources on or before close of business (4:30 PM) on November 20, 2020.

The Dependent Care Assistance Plan (DECAP) is a pre-tax saving account which the IRS allows you to put funds into. You can then use these funds for qualified dependent care expenses, such as preschool, summer day camp, before or after school programs, and child or adult daycare. You may choose to enroll in the DECAP through your employer, which is administered by HRCTS. Complete the election form indicating how much you would like to withhold from your payroll on a pre-tax basis. It is a smart, simple way to save money while taking care of your loved ones so you can continue to work.

This is an excellent benefit that enables you to deduct up to \$5,000 per year from your paycheck for child and/ or elder care expenses before taxes are taken out. A number of restrictions apply. Please see the [Plan Summary](#) for details.

We are pleased to announce that HRC Total Solutions will once again be administering the DECAP plan effective January 1, 2021! With HRC administering the plan, participants will have much more flexibility with how they receive their reimbursements. Participants will be able to use their HRC Visa Debit Card to pay child care providers who accept credit cards as a form of payment (you can only use your card for the amount you have in your DECAP account) or, if you have the same expense all year, you can submit one claim for the entire year! Please read the [Dependent Care Account Information form](#) for more details.

In order to be eligible, you must be a Full-time Staff member, a Full-time Faculty member, or a Senior Lecturer.

All enrollment forms, and information about the Dependent Care Plan is available on the myCurry Web Portal under the “Employees”, “Human Resources” tab.

Please Note:

Current participants: You will need to re-enroll and select an amount to be deducted from your paycheck.

New Participants: You may join the Plan effective January 1st. This will be your only opportunity until January 1, 2022 (unless there is a change in your family status that would qualify for a mid-year entry).

Please check with your accountant or tax advisor to determine if it is more advantageous to claim this credit, rather than to elect the pre-tax deduction provided in the DECAP plan.