

# Dependent Care FSA

## *Eligible Expenses*

### What are eligible Dependent Care FSA expenses?

The primary purpose of care must be to provide custodial care while you work, if you are gainfully employed. This means that the care is for the well-being and protection of the dependent. Services include au pairs, nannies, daycare, day camps, babysitters (if care is provided in order for participant to go to work), nursery schools, and preschools.

### What expenses are NOT reimbursable?

Examples of expenses that do not qualify for reimbursement are ancillary expenses such as fees for food, art supplies, clothing, field trips, kindergarten, education expenses, child care while on vacation, and overnight camps.

### How are Dependent Care expenses reimbursed?

Reimbursements are paid out as funds which are available in your account through your deposits once the dates of service have passed. Therefore, if you submit a claim

for the dates of March 1st through March 31st, the claim will not be payable until after March 31st.

If you would like to receive reimbursements sooner, submit claims for shorter time spans. For example, if you've paid for a month of care in advance, you may submit claims for the month by week, and as each week ends, a reimbursement will be processed. You can submit claims for any date span you choose.

Expenses <b>ELIGIBLE</b> for reimbursement in the Dependent Care FSA: (from the Summary Plan Description)	<b>INELIGIBLE</b> expenses for reimbursement:
<p>A. Charges for daycare services outside your home for a "qualifying child" who is under the age of 13 and who depends on you (and your spouse, if you are married) for at least half of his/her support, does not have his/her own dependents, and is not a "qualifying child" of any other taxpayer during the year</p> <p>B. Charges for care outside of your home for your spouse, dependent adult or child who is mentally or physically incapable of caring for himself or herself and has the same principal place of abode; the spouse or dependent must spend at least 8 hours of each day in your house</p> <p>C. You may be reimbursed for expenses to provide care to the individual(s) described above in your home if the services are, at least in part, so you (and your spouse, if you are married) may work; the expenses include wages paid to the service provider, but not expenses such as food or clothing</p> <p>Note: The Dependent Care FSA limits spending to a \$5,000 maximum for married and head-of-household filers or \$2,500 for those who are married and filing separately</p> <p>In the case of divorce, separation or parents living apart, special rules apply. In general, the parent with whom the child has spent the most evenings with during the year can claim the benefit</p>	<p>A. Schooling (Preschool is generally not schooling)</p> <p>B. Overnight camps</p> <p>C. Health care expenses</p> <p>D. Services provided by a person whom you or your spouse could claim as a deduction on your tax return or any of your children who are under age 19</p> <p>E. Meals, supplies and materials</p>



### Online and Mobile Account Features

Participants can file claims and upload documentation online or using an Android or Apple mobile device.