

FSA Dependent Care

A Dependent Care FSA is a pre-tax benefit account used to pay for eligible dependent care services incurred while you work or look for work. For more detailed information, please refer to IRS Publication 503 titled, "Child and Dependent Care Expenses." If tax advice is required, you should seek the services of a competent professional.

FSA Dependent Care Accounts are not prefunded. Your available balance is based on what has already been contributed less any disbursements.

Eligible Dependents

- An eligible dependent is any dependent who is less than 13 years old and your dependent under federal income tax rules.
- An eligible dependent may also include your mentally or physically impaired spouse, or a dependent who is incapable of caring for him or herself (for example, an invalid parent). The dependent must spend at least eight hours per day in your home.

Eligible Dependent care services

- Eligible services must be incurred to enable you (and your spouse if filing jointly) to work or look for work.
- The services may be provided inside or outside your home.
- Services must be for the physical care of the dependent, not for education, meals, etc.
- Services cannot be provided by your spouse, the parent of the eligible dependent, your dependent, or your non-dependent child under the age of 19.

Dependent Care Expenses that are Eligible

- After school programs
- Before and after school care
- Babysitting and nanny expenses
- Daycare, nursery school, and preschool
- Summer day camp

Dependent Care Expenses that are NOT Eligible

- Babysitting or nanny expenses not related to work
- Expenses for food, clothing, activity fees or, field trips
- Education expenses from kindergarten or higher
- Late payment fees
- Meals
- Medical care
- Overnight camps
- Private school tuition
- Transportation to and from eligible care