

Know your eligible & ineligible dependent care expenses

If you enroll in a dependent care flexible spending account (FSA), you can use pre-tax dollars to cover eligible expenses. Your dependent care spending account covers work-related expenses. You can set aside up to \$5,000 a year (the limit per household) to cover expenses like:

- Expenses for family members who cannot care for themselves. Expenses must not be attributable to medical services. The dependent must be a qualifying individual that still spends at least eight hours each day in the employee's household.
- Day care for children under 13 by babysitters, day care centers, nursery schools/preschools (if the primary purpose is to care for the child rather than educate).
- Custodial expenses.

A few things to note about your dependent care account (DCA):

- Reimbursement being requested must be for services already incurred.
- Funds that are available at the time of claim submission will be reimbursed to the member upon processing of the claim.
- If there are not sufficient funds in the account at the time of claim submission, the member will be reimbursed up to the available balance. The remainder of the claim will pend until further contributions are made.

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Eligible expenses must be used to enable the employee and spouse to be gainfully employed and their primary purpose must be to care for children while parents are at work.



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To help better understand what is and isn't eligible, we've developed a list below. For a more detailed list of eligible and ineligible expenses, check your UMR plan document.

DCAs ... putting more money in your pocket!



Eligible DCA expenses*

Child care
Before-school/After-school care
Day camp
Dependent care center
Nursery school
Preschool / Pre-kindergarten
Registration fees – <i>Eligible once service is incurred</i>
YMCA child care fees

Ineligible DCA expenses*

Clothing
Educational expenses (<i>i.e. kindergarten, school tuition</i>)
Field trip fees
Food
Housecleaning services
Overnight camp
Supplies fee
Transportation
Tutoring

*Lists are not meant to be all inclusive