

Dependent Care Flexible Spending Plan (Child Care)

Save potentially 30% or more on your dependent care expenses.

Dependent Care Flexible Spending plans are designed to help you save money on the child care expenses you and your spouse (if applicable) incur during the year. Child care expenses may include day care, nursery school costs, or after-school programs. This plan can also be used for expenses incurred in the care of elderly parents, a disabled spouse or a disabled child. Please note, the Dependent Care Flexible Spending Account is not for dependent medical expenses; this account is specifically for the care of your child or dependent while you and/or your spouse are at work or attending school.

A requirement for eligibility is that you are employed and covered under this plan at the time your eligible dependent receives care.

You must also meet one of the following requirements for eligibility:

- Your spouse is working or looking for employment
- You are a single parent or guardian
- At a time when you are employed, your spouse is a full-time student at least five months during the year
- Your spouse is mentally or physically disabled and unable to provide for his/her own care
- You are legally separated or divorced and have custody of your child, even if you cannot claim an exemption for this dependent on your income taxes (for the time period that the child resides with you, this plan can be used to pay for child care services)

An Eligible Dependent is a qualifying individual spending at least eight hours a day in your home and is one of the following:

- Your dependent under age 13 for whom you claim an exemption on your income taxes (expenses are no longer eligible for reimbursement upon the dependent's thirteenth birthday)
- A child under the age of 13 for whom you have custody, if divorced or legally separated
- Your spouse, if mentally or physically unable to provide self care
- Your dependent, regardless of age, who is mentally or physically unable to provide self care, even if you

cannot claim an exemption for this dependent on your income taxes

Eligible Expenses for Reimbursement include:

- Care received inside or outside your home by someone other than: your spouse, a person listed as a dependent on your income tax return, or one of your children under age 19; the child care provider must claim the payments received as income
- Care received from a qualifying child day care center or adult or dependent care center
- Care provided by a housekeeper as long as the services provided, in part, are for the care of a qualified dependent
- Care provided through nursery, preschool, after-school, or summer day camp programs
- Taxes for wages spent on eligible dependent care can also be submitted for reimbursement

Ineligible Expenses

- Include, but are not limited to: dependent health care expenses, dependent care for a child age 13 or over, non work-related babysitting, care that is educational in nature (kindergarten and beyond), or overnight camp. All submitted claims and receipts are reviewed and processed prior to issuing reimbursement (IRC §125; 129).

By contributing to this plan through payroll deduction, your Dependent Care Flexible Spending Account is funded from your check on a PRE-TAX basis. It is through this pre-tax deduction you save a percentage of each dollar you spend on eligible dependent care expenses.

By setting aside pre-tax dollars and participating in the Dependent Care Flexible Spending Plan, you can take advantage of paying for these incurred expenses on a PRE-TAX basis.