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.



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.

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

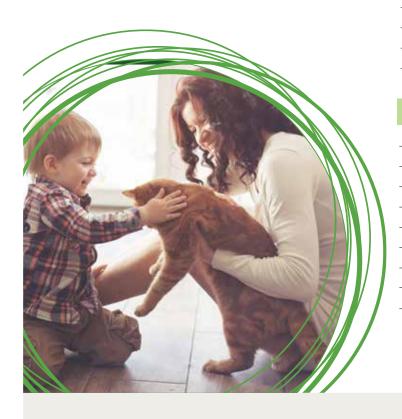
- Reimbursement being requested must be for services already incurred.
- Funds that are available at the time of claim submission will be reimbursed to the member upon processing of the claim.
- If there are not sufficient funds in the account at the time of claim submission, the member will be reimbursed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

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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 - Eligible once service is incurred

YMCA child care fees

Ineligible DCA expenses*

Clothing

Educational expenses (i.e. kindergarten, school tuition)

Field trip fees

Food

Housecleaning services

Overnight camp

Supplies fee

Transportation

Tutoring

*Lists are not meant to be all inclusive