

# Know your eligible & ineligible dependent care expenses

Our dependent care flexible spending account (FSA) lets you save money while caring for those who depend on you most.



Watch [this video about dependent care FSAs](#) to learn more.



## If you enroll, you can use pre-tax dollars to cover eligible expenses.

You can set aside up to \$5,000 a year per household to cover expenses like:

- Supervision for family members who cannot care for themselves\*
- Day care for children under the age of 13 which includes and is not limited to, babysitters, day care centers, nursery schools and/or preschools\*\*

## 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 you upon processing of the claim.
- If there are not sufficient funds in the account at the time of claim submission, you will be reimbursed up to the available balance. The remainder of the claim will pend until further contributions are made.

\* 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.

\*\* Only eligible if the primary purpose is to care for the child rather than educate.

## Dependent care accounts ... more benefit from your benefits!

The list below provides a few examples of eligible and ineligible expenses.

Please refer to your UMR plan document for a more detailed list of eligible/ineligible expenses.

### Eligible expenses\*

- Child care
- Before-school / after-school care
- Day camp
- Dependent care center
- Nursery school
- Preschool / pre-kindergarten
- Registration fees (eligible once service is provided)
- YMCA child care fees

### Ineligible expenses\*

- Clothing
- Educational expenses (i.e., kindergarten or school tuition)
- Field trip fees
- Food
- Overnight camp
- Supplies fee
- Transportation
- Tutoring



Expenses must be for employees to provide care for their dependents while they're working or actively looking for work.

\* Lists are not meant to be all inclusive.