



Dependent Care Account Expense Guide

What Is A Dependent Care Account Plan?

It's a plan sponsored by your company that allows you to pay for eligible dependent day care expenses with tax-free dollars through payroll deductions. You can use your Dependent Care Spending Account to pay day care expenses which are necessary in order for you and your spouse (if you're married) to be employed or to go to school. The dependent must be a child under the age of 13 or a mentally or physically impaired person of any age who meets the definition of a dependent under IRS guidelines.

The maximum calendar year deposit amount is \$5,000. If you are married and file a separate return, the maximum election is \$2,500.

Changes to elections will only be permitted if your family status changes. A change in family status is defined as a birth or death of a dependent, marriage or divorce, a change of employment for you or your spouse, or a significant change in the cost of care. Any funds remaining after the conclusion of the plan year will be forfeited. The plan does not allow for the payment of late claims or the return of unused funds. The Dependent Care Spending Account is not pre-funded; you will only receive reimbursement for eligible dependent care expenses up to the amount contributed

Who Are Eligible Providers?

- Dependent care center; must comply with state/local laws (applicable if more than 6 persons are being cared for)
- Services of other providers of care outside the home (i.e., neighbors, your parents)
- Services of a dependent care provider who comes to your home
- Relatives who provide care but you do not claim as a dependent

Eligible Expenses Include:

Adult Day Care Center
After School Program
Au Pair
Babysitter (work related)
Before and After School Care
Custodial Care
Day Camp
Day Care Center
Holiday Day Camp
Late Pick-Up Fees
Nanny
Nursery School
Pre-School
Private Sitter
Senior Day Care
Summer Day Camp

Ineligible Expenses Include:

Activity Fees
Education Fees
Educational, Learning or Study Skills
Services
Field Trips
Kindergarten Tuition
Language Classes
Late Payment Fees
Long Term Care Expenses
Meals, Food or Snacks
Medical Care
Nursing Home Care
Payment In Advance of Services Provided
Private School Tuition
Registration Fees
School Tuition
Sport Activity Fees
Summer School
Tuition Fees
Overnight Camp
Parents Night Out
Tutoring
Uniform Costs