



What is a Dependent Care FSA?

A **Dependent Care Flexible Spending Account** (DCFSA) is a tax advantaged benefit account that allows you to use pre-tax dollars to pay for eligible expenses related to the care of your loved ones while you work, look for employment, or attend school full-time.

ELIGIBILITY:

Dependent care expenses must be work related. The care must be necessary for you and/or your spouse to work, look for work, or attend school full-time, or if you are physically unable to care for your children.

Dependent care expenses provided during a calendar year cannot exceed the annual IRS limit.

For contribution limits, please visit [IRS.gov](https://www.irs.gov) or consult your employer.

DIVORCED OR SEPARATED PARENTS:

Special rules apply to children of divorced or separated parents. Even if you cannot claim your child as a dependent when filing your taxes, they can be treated as your qualifying person if all of the following are true:

- Child was under age 13 or was not physically or mentally able to care for themselves.
- One or both parents provided more than half of the child's support for the year and are divorced, legally separated, or lived apart at all times during the last 6 months of the calendar year.
- One or both parents had custody of the child for more than half of the year.
- You were the child's custodial parent. Meaning you had custody for the greater portion of the calendar year. If the child was with both parents for an equal number of nights, the parent with the higher adjusted gross income *is the custodial parent*.
 - A non-custodial parent that is entitled to claim the child as a dependent on their tax return may not treat the child as a qualifying individual for the dependent care benefit when that parent is financially responsible for providing the care.

QUALIFICATIONS:

Dependent Care must be for one or more qualifying persons:

- ✓ A dependent child who was under the age of 13 when care was provided and for whom a tax exemption can be claimed.
- ✓ A spouse who was physically or mentally unable to care for themselves and lived with you for more than half the year.
- ✓ A dependent who was physically or mentally unable to care for themselves and for whom an exemption can be claimed and lived with you for more than half the year.

DCFSA

Eligible Expenses & Claims

ELIGIBLE EXPENSES:

- Licensed daycare services
- Before and after school care programs for dependents under age 13
- Nanny/Babysitter/Au Pair expenses attributed to dependent care
- Late pick-up fees
- Nursery school or Pre-K programs
- Day, summer, or holiday camp fees —primary purpose must be custodial care
- Qualifying custodial care for dependent adults

INELIGIBLE EXPENSES:

- Medical expenses
- Daycare/babysitter expenses for non-work-related reasons
- Activity fees/school supplies
- Food, clothing and entertainment
- Transportation expenses
- Child support payments
- School registration or tuition K-12
- Overnight camp expenses
- Late payment charges
- Sports lessons or field trip expenses

Note: *This list represents expenses generally considered eligible or ineligible for reimbursement. This is intended as a general guide, not a comprehensive list. For a complete list of qualified dependent care expenses see [IRS Publication 503](#).*

Ready to submit a claim?

Scan for a quick tutorial video or log into your account at u.bpas.com and select *"I want to reimburse myself."*



Save Your Receipts!

To obtain reimbursement for an eligible expense, the first step is to file a claim. Before you submit a claim, make sure your receipt(s) contain the following required information:



Dependent's Name

Name of person who received the service/was cared for



Provider's Name

Name of person who provided the service/caregiver



Date of Service

Date services were provided. Expenses are eligible to claim starting at the date of service, not date of payment.



Type of Service

Detailed description of service provided.



Cost

Amount paid for the service.

