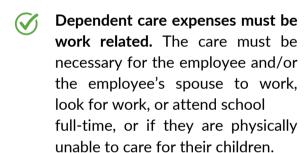


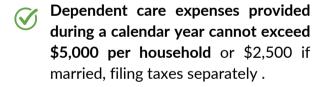
Dependent Care FSA Plan



A **Dependent Care Flexible Spending Account** allows you to use pre-tax dollars to pay for eligible expenses related to care for your loved ones while you work, look for employment, or attend school full-time.

ELIGIBILITY:





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 & for whom a tax exemption can be claimed.
- A spouse who was physically or mentally unable to care for themselves & lived with you for more than half the year.
- A dependent who was physically or mentally unable to care for themselves & for whom an exemption can be claimed and lived with you for more than half the year.

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 & 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.

