

Dependent Care FSA Overview

Enroll in this plan to reduce your out-of-pocket Dependent Care expenses.



The Dependent Care Flexible Spending Account (FSA) helps you pay for child care services which make it possible for you and your spouse (if applicable) to work. Under certain circumstances it also may be used to help pay for the care of elderly parents, or a disabled spouse or dependent. To be eligible, you must be at work during the time your eligible dependent receives care.

You must meet one of the following eligibility criteria:

- You are unmarried
- Your spouse works
- Your spouse is a full-time student
- Your spouse is seeking work
- Your spouse is disabled (incapable of self-care)
- You are divorced or legally separated and have custody of your child.

Whose expenses are eligible?

You may be reimbursed for childcare for your child under age 13, who lives with you, and who is also your tax dependent. Disabled spouses, and children and others older than 13 may also satisfy the requirements in certain situations; for details go to www.myceridian.com/129.

Expenses may be reimbursed for services provided:

- Inside or outside your home by anyone other than your spouse, a person you list as your dependent for income tax purposes or one of your children under the age of 19
- In a dependent care center or a child care center. (If the center cares for more than six children, it must comply with all applicable state and local regulations)
- By a housekeeper whose services include, in part, providing care for a qualifying individual
- Through child or adult day care; through nursery, preschool, after-school, or summer day camp programs. Taxes you pay on wages for eligible dependent care can also be reimbursed.
- By a provider who doesn't intend to claim the income as earnings. Provider's Social Security or Tax ID number and payment/services details must be included with your federal income tax return on Form 2441, and as a result, your provider may have to pay taxes on that income.

Ineligible expenses:

Dependent care for a child 13 or over, overnight camp, baby-sitting that is not work-related, schooling in kindergarten and higher grades, long-term care services. All submitted expenses are reviewed for eligibility according to Internal Revenue Code Sections 125 and 129.