



# Your DCFSA “Cheat Sheet”

## What is a Dependent Care Flexible Spending Account, or DCFSA?

A DCFSA is an account that allows you to set aside pre-tax dollars to pay for eligible dependent and elder care expenses. These include eligible expenses such as day care and before- and after-school programs that occur while you and your spouse are working or are looking for work.

## Why you should consider a DCFSA

The main benefit of an DCFSA is that you can set aside money pre-tax, allowing you to pay for eligible dependent care expenses while at the same time reducing your taxable income.

## What your DCFSA covers

Eligible expenses may include:

- Services such as babysitters or nursery school for a qualified dependent that allow you and your spouse to work, look for work, or attend school full-time.
- Placement fees for a dependent care provider, such as an au pair.
- Summer day camp for children under 13 qualifies if it allows you and your spouse to work, look for work, or attend school full time.
- Before- and after-school care programs for children under 13.
- Care of an adult dependent who is incapable of caring for himself/herself.
- Payment to a relative age 19 or older who cares for your qualified dependent.
- Payment to a housekeeper whose duties also include dependent day care.



## How to manage your DCFSA

Using your desktop or mobile device, monitor your DCFSA's activity through our secure website. You'll be able to check balances, track claims, view transactions, and much more.

## What you can contribute to your DCFSA

The IRS determines these annual limits. Please visit [IRS.gov](https://www.irs.gov) for more information. Regardless of how you file, a DCFSA is a "use it or lose it" account. Any money not used at the end of the plan year will be forfeited.

## Sign up for your DCFSA

You can do that right here on this website! Just add the DCFSA to your cart and indicate how much you want to contribute. Remember, you can't make changes once enrollment is over.

## How your DCFSA works for you

You can pay for the expense out of pocket and submit a request for reimbursement. There is no automated process, so you must save your receipts and submit a claim each time you want to be reimbursed for an expense. The scheduling of your submissions is up to you. If offered, you may also use a debit card. Keep in mind, not all care providers have the means to accept debit card payments.

## For more information:

To find out what expenses the IRS says qualify for reimbursement and how the Child and Dependent Care Tax Credit works, there is a guide you can view or download here: (<https://www.irs.gov/pub/irs-pdf/p503.pdf>). In addition, your Summary Plan Description and open enrollment materials will provide the specific rules for your particular DCFSA.