

## Dependent Care FSA Overview



You may use a Dependent Care Flexible Spending Account if you (or you and your spouse, if married) require dependent care so that you and your spouse can work, look for work, or attend school full-time.

### Eligible Childcare Expenses

Before and after-school care  
Pre-school  
Day camps  
Day-care center  
Wages paid to a childcare provider, babysitter or nanny, inside or outside your home, including employment taxes

### Ineligible Childcare Expenses

Tuition  
Kindergarten  
Child support payments  
Overnight camp  
Deposits on future services  
Activity fees, meals

### Maximum Election

\$5,000 Single parent or married and file a joint tax return  
\$2,500 Married, you and your spouse file separate tax returns

### Other Important Facts

- If you or your spouse work part-time or attend school full-time, the maximum Dependent Care benefit may be limited.
- Eligible expenses include care for a child who has not yet reached their 13<sup>th</sup> birthday and who is your IRS-defined dependent.
- You may use your account for a spouse, older child or other individual who is your IRS-defined dependent who is incapable of caring for themselves.
- You may use either an FSA or the IRS “Child and Dependent Care Credit” when you file your annual tax return. For many people, the Dependent Care FSA provides greater savings.
- Your pre-tax withholdings for this account will be shown in Box 10 of your W-2. You will need to complete IRS Form 2441 with your annual tax return.
- You may only make mid-year changes to your election if you experience a qualifying event. Refer to your Summary Plan Description (SPD) for details.
- Elect an amount you are sure you’ll use during the plan year, as unused funds in the account will be forfeited, unless your plan includes a grace period provision.
- Your care provider must provide their name, address and tax identification number. Relatives who provide care must be over 19 and cannot be a dependent on your tax return.

### Requesting Reimbursement

Enter your claims on-line or go to the Participant section of our website for information on how to submit a claim. If you have consistent, recurring dependent care expenses, use the convenient Automatic Dependent Care process and submit only one claim, then receive scheduled reimbursements throughout the year.

Download GDI’s free **Mobile App** to manage your account and submit claims from your mobile device.



For all applicable rules and additional details on Dependent Care Flexible Spending Accounts, please refer to your Summary Plan Description (SPD). If you do not have a copy of the SPD, please see your Human Resources Representative.