Dependent Care FSA

DCFSA AT A GLANCE

Use pre-tax dollars for eligible dependent care expenses — lowering your taxable income while covering childcare, elder care, and more.

IRS ANNUAL LIMIT	MARRIED FILING SEPARATELY	USE IT OR LOSE IT
$7,500	**$3,750**	**100%**
Single / Married Filing Jointly	per year, pre-tax	unused funds are forfeited

ELIGIBLE & INELIGIBLE EXPENSES

✓ Eligible Expenses

Work-enabling dependent care

- ✓ Licensed Daycare Center
- ✓ In-Home Dependent Care
- ✓ Preschool / Pre-K
- ✓ Before & After School Programs
- ✓ Summer Day Camp
- ✓ Elder / Adult Day Care
- ✓ Au Pair / Nanny (work-related)

🚫 Not Eligible

These expenses do not qualify

- — Overnight Camp
- — Tutoring / Lessons
- — Kindergarten Tuition
- — Medical Expenses
- — Clothing / Food
- — Overnight Boarding School
- — Private School (K–12)

HOW IT WORKS

1. Elect your annual contribution during Open Enrollment — funds are deducted pre-tax each paycheck.
2. Pay for eligible care out of pocket using qualifying providers.
3. Submit claims for reimbursement through your FSA administrator with receipts or EOBs.

WHO QUALIFIES & KEY RULES

- ✓ **Children under 13** claimed on your federal return.
- ✓ **Disabled spouse or dependent** incapable of self-care.
- ✓ Care must **enable you (and your spouse) to work** or seek work.
- ✓ Elections **cannot be changed** mid-year without a qualifying life event.
- ✓ Keep all receipts — documentation is required for reimbursement.

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