

Your Dependent Care FSA: What's Eligible & What's Not

Eligible expenses under a Dependent Care FSA are defined as those that enable the participant or the participant's spouse to work or to look for work. For purposes of a Dependent Care FSA plan, a "qualified dependent" must be under the age of 13, unless mentally or physically handicapped. Per IRS regulations, the service provider cannot be an individual under the age of 19 whom a personal tax exemption may be claimed and/or a child of the participant or spouse.

Eligible Dependent Care Expenses

- ✓ After-school care or extended day programs
- ✓ Babysitters (not for social events)
- ✓ Caregivers for a disabled spouse or dependent who lives with the participant
- ✓ Child care centers that care for six or more children and that meet the IRS's definition of a qualified day care center
- ✓ Day camps
- ✓ Household expenses provided that a portion of such expenses is incurred to ensure a qualifying dependent's well-being and protection
- ✓ Nursery schools
- ✓ Transportation services provided by the dependent care provider
- ✓ Elder care for taxable dependents
- ✓ Au pair
- ✓ Nanny
- ✓ Pre-school (through pre-K)

Ineligible Dependent Care Expenses

- ✓ Babysitting for social events
- ✓ Educational expenses
- ✓ Expenses deducted from personal income tax return (dependent care)
- ✓ Kindergarten
- ✓ Overnight Camps
- ✓ K-12 Tuition

For more information call (888) 762-6088,
or visit www.sentinelgroup.com

Important Note: A tax ID number (EIN or SSN) is required for all service providers when submitting claims for reimbursement.