Employee Benefits Corporation

Dependent Care FSA Eligible Expenses

A Dependent Care FSA allows you to save money on eligible work-related dependent care expenses.

Eligible Dependent Care expenses are typically for:

- Children up to the age of 13 that live with the participant. If parents are divorced, only the custodial parent (more than 50% of the nights each calendar year) can claim the dependent care expenses.
- Individuals 13 or older if they are unable to care for themselves and reside with the participant at least 8 hours per day.

Examples of Eligible Expenses for Dependent Care FSAs:

Child Care

- Child care at home or at a day care facility
- Sick child care center or facility
- 3K or 4K
- Nursery or preschool
- Before and after school programs
- Day camp (may include sports camp, computer camp, etc.)
- Au pair or nanny
- FICA and FUTA payroll taxes of daycare provider
- Miscellaneous fees related to dependent care (i.e. agency fees, application fees, hold the spot fees, late fees, registration fees, etc.)
- Transportation fees provided by the dependent care provider for transportation to/from where care is provided

Adult Care

- Adult day care center
- Custodial elder care (in-home or away from home)
- Transportation fees provided by the dependent care provider for transportation to/from where care is provided

Examples of Ineligible Expenses for Dependent Care FSAs:

We're commonly asked which expenses are not eligible for payment. Here are some examples, but the list is not all inclusive.

- Care that is not for employment-related reasons, such as care provided while on a leave of absence, maternity leave, medical leave, or care provided while you are on paid time off from work
- Care provided by your spouse or child who is under 19 years old at the end of the year
- Care provided by a person you can claim as your dependent
- Care that is primarily educational in nature (kindergarten and beyond)
- Overnight camps
- Meals, supplies, field trips, and materials (when billed separately)
- Medical care
- Nursing home fees or long term care expenses
- Transportation fees provided by someone other than the dependent care provider for transportation to/from where care is provided
- Child support payments
- Summer school or parochial school tuition
- Tutoring programs
- Virtual daycare fees

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