

**1. What is a Dependent Care Flexible Spending Account (DCFSA)?**

A DCFSA lets you use pre-tax dollars to pay for eligible expenses related to care for your child (under age 13), disabled spouse, elderly parent, or other qualified dependent who is physically or mentally incapable of self-care. You can use funds from a DCFSA for costs for dependent care while you're working, looking for work or attending school full-time.

**2. How does a Dependent Care Flexible Spending Account (DCFSA) work?**

Estimate your eligible dependent care expenses for the upcoming year.

Determine how much you want to have set aside from your pay to go into your DCFSA to pay for eligible expenses in the coming year (this amount is called your "election").

The money you elect for your DCFSA will be automatically deducted from your paycheck on a pre-tax basis and credited to your DCFSA throughout the year.

When you have an eligible expense, you can submit a claim for reimbursement from your DCFSA.

**3. What expenses are eligible for reimbursement with a DCFSA?**

A dependent care flexible spending account covers qualified day care expenses for children younger than age 13 and adult dependents who are incapable of caring for themselves.

Dependent care FSA-eligible expenses include:

- Adult day care facilities
- Application fees for daycare
- Au pair
- Babysitting (work-related)
- Extended care (before or after regular school hours)
- Late pickup fees for daycare
- Licensed nursery schools
- Preschool tuition
- Qualified childcare centers
- Summer camps for dependent children under age 13

**4. Can I change the amount I contribute?**

The amount you contribute to your DCFSA cannot be changed during the year unless you experience a change in status or a change in the cost or coverage of services.

As determined by the IRS, a change in status is an event that causes your dependent to meet or no longer meet eligibility requirements. Eligible changes in status include:

- Change in legal marital status

- Change in number of dependents due to birth, adoption, or death
- Change in employment status
- Change in cost or coverage charges

**5. What happens if my claim amount is greater than the balance in my DCFSA?**

If your claim amount that you submit is more than what you have in your DCFSA, you will be reimbursed up to the amount that is in your account, and the rest of your claim will be held until your account is funded. At that time, you will automatically be reimbursed for the rest of your claim.

**6. What happens to my DCFSA funds if I leave employment during the plan year (January-December)?**

You will have until the end of the month of your departures from GECS to submit receipts for any eligible expenses. After that date, any funds are forfeited by federal regulation.