



Flexible Spending Account

Dependent Care Reimbursement Account

What is a Dependent Care Reimbursement Account (DCRA)?

- A benefit that allows you to set aside pre-tax dollars to be used for qualified dependent care expenses.

What are some eligible expenses?

- Preschool
- After-school care
- Summer day camp
- In-home nanny

How does DCRA work?

1. Elect an annual goal amount for DCRA during an enrollment opportunity.
2. Contributions from DCRA come from automatic pre-tax payroll deductions.
3. You have access to funds as they are deducted and loaded to your account.
4. Use your DCRA funds:
 - Pay out-of-pocket for your dependent care expense.
 - Submit a claim online for your expense and provide supporting documentation.
 - You can choose to be reimbursed through check or direct deposit.
 - If you submit for prepaid expenses, you will not be reimbursed until the date on the documentation has passed.
 - If your claim is more than the funds available in your DCRA, then you will be reimbursed the remaining amounts after subsequent contributions are loaded to your account.

What is the minimum and the maximum goal amount I can elect for DCRA per plan year?

- Minimum goal amount: \$26
- Maximum goal amount: \$5,000
 - If you are married, it is your responsibility to ensure that you and your spouse limit your elections to total no more than \$5,000 combined.

When is the last day of spending? When is the last day to submit claims for reimbursement?

- You have until 12/31 of the plan year for which you elected DCRA to spend your funds. You have until the end of the runout period to submit claims for reimbursement on expenses incurred through 12/31 period. The runout period is 1/1 - 3/31 of the following plan year.

What happens to my money if I don't use it all by the end of the plan year, 12/31?

- Any unused funds not claimed by 3/31 will be forfeited.

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Dependent Care Reimbursement Account (DCRA) Eligible Expenses

✓ Eligible ✗ Ineligible □ Potentially Eligible

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Expense	Covered?	More Detail
Agency fee - Agency fees, application fees, and deposits if the taxpayer is required to pay the expense to obtain the related care. All fees are eligible for reimbursement after the services have started.	✓	
Au pair	✓	
Babysitter - For an evening out	✗	
Care during volunteer work - For dependent care when volunteer working for free or for a nominal salary	✗	
Care while not working - For dependent care received while home sick from work or not working. However, care provided while attending class as a full-time student would be reimbursable.	✗	
Child support payments - Payments made by an individual to an ex-spouse for the care of the couple's child or children	✗	
Claimed expenses on tax return - Benefits provided through the Dependent Care Plan that reduce dependent care credit base amounts eligible on tax return	✗	
Clothing	✗	
Day camp - The cost of sending your child to a day camp may be a work-related expense, even if the camp specializes in a particular activity, such as computers or soccer	✓	
Day care - In your home or elsewhere (wages to home day care provider or day care center charges)	✓	
Education - Various costs for kindergarten or higher	✗	

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Expense	Covered?	More Detail
Food	✗	
Food fees - If charges are incidental and inseparable from the care	✓	
Health Account as Dependent Care Account - Claim that is submitted incorrectly as a dependent care claim when it should have been submitted as a health care claim	✗	
Home care for older dependent - Nonmedical care in your residence for a dependent over age 13 to the extent the older dependent is physically or mentally unable to care for himself or herself	✓	
Household services - Wages to a housekeeper who cares for the child and also does household services in conjunction with providing care of a dependent, such as cooking and cleaning	✓	
Housekeeper - Payment to a housekeeper when home sick	✗	
Nursery school tuition	✓	
Nursing home care - For around-the-clock care	✗	
Overnight camp	✗	
Preschool tuition	✓	
Prior plan year expense	✗	
Substitute child care	✓	
Taxes for caregiver's wages - Taxes paid for services of a home child care provider, such as a nanny, housekeeper, or au pair	✓	

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Expense	Covered?	More Detail
Transportation - Transportation provided by a dependent care provider	✓	
Travel fees for care provider - Airfare for an au pair who provides child care services	✗	