



Alliance Insurance Group
Employee Benefit Consultants

DEPENDENT CARE ACCOUNT **ELIGIBLE/INELIGIBLE EXPENSES**

A Dependent Day Care Flexible Spending Account uses your pre-tax contributions to cover dependent day care (usually child care) expenses. Eligible dependents include children under 13 years of age, and a spouse or other dependent who is physically or mentally incapable of caring for himself/herself.

Eligible Expenses

The following expenses are eligible for reimbursement under a Dependent Day Care Flexible Spending Account:

- Expenses for a day care center, summer day camp or preschool. The facility must be licensed under state or local law if it cares for seven or more children.
- Expenses for an unlicensed day care center that cares for six or fewer children.
- Expenses at an adult day care facility (but not expenses for overnight, nursing home facilities).
- The cost of day care and housekeeping services in your home for your child or other qualifying individual.
- The cost of meals, lunches and snacks, supplied by a day care provider (not the cost of meals while on field trips and outings or those meals included as part of the cost of such trips).

Ineligible Expenses

The following expenses are not eligible for reimbursement under a Dependent Day Care Flexible Spending Account:

- Day care for a child age 13 or older
- Overnight summer camp (cannot prorate for the day portion)
- Kindergarten or school tuition for a child age 5 and older
- Expenses for any care provided to a qualifying dependent by another dependent or child under age 19
- Housekeeping expenses not related to dependent day care
- The expenses for which you claim a dependent day care tax credit on your federal income tax return
- The registration fees paid for day care, summer camp, kindergarten, preschool, etc. The only exception is day camp or registration fees applied toward the first payable bill. These are eligible once the initial bill has been paid and the service has been provided.
- The cost of meals while on field trips and outings or those meals included as part of the cost of such trips
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****The Dependent Care Account is not pre-funded as the Medical Flexible Spending Account. Claims can only be reimbursed for the amount that you have accrued for the plan year.****

If you have any additional questions, please contact Alliance Insurance Group.

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