



Dependent Care Flexible Spending Account: Frequently Asked Questions

Learn more about your BenefitWallet® Dependent Care Flexible Spending Account (DCFSA) with these helpful FAQs. You can also visit mybenefitwallet.com for more answers to common questions. Please note these are general guidelines; consult **IRS publication 503** for complete details.

Who qualifies as a dependent for eligible DCFSA expenses?

A qualifying child under the age of 13 when the care was provided; your spouse who was not physically or mentally able to care for themselves and lived with you more than half the year; or a person who was not physically able to care for themselves, lived with you more than half the year, and was your dependent. Other special tax situations may apply; speak with a tax advisor for more details.

What requirements must be met for the care to qualify as dependent care?

In general, the care must be provided while you work or look for work. If you are married, the care must be provided while your spouse works, looks for work, goes to school full time, or is incapable of self-care. The care must be provided while the dependent meets the definition of a qualifying child or relative. The care may be provided by a relative or non-relative but cannot be provided by your child under the age of 19, the child's parent, or another tax dependent.

Can I change the amount I elect to contribute during the year?

The amount you contribute cannot be changed unless you experience a change in status event that causes your dependent to meet, or no longer meet, eligibility requirements. This includes changes in marital status, the number of your dependents, or a change in employment status.

How do I request reimbursement from my Dependent Care FSA?

You can request a reimbursement in two ways. The first is through the secure mybenefitwallet.com member portal. Sign on and select *Reimburse Myself* from your DCFSA. You will need to upload documents to substantiate (or validate) your claim. The second way is with the Dependent Care Account Claim and Provider Documentation Form, which can be faxed or mailed to BenefitWallet.

How much can I elect to contribute to my DCFSA?

Your election may not exceed the maximum amount specified in Section 129 of the Internal Revenue Code. Currently, the maximum annual amount is \$5,000 per year or \$2,500 if you are married and file separate returns. Your maximum allocation cannot exceed the earned income limitation.

What if my dependent care expenses during the year are less than the amount I elected?

Money contributed to your DCFSA must be used to reimburse qualified expenses incurred during the plan year. Any funds not used to reimburse eligible expenses will be forfeited.

Who do I contact with questions?

For more information visit our website at mybenefitwallet.com or call us at **855.236.8600**.



1. DCFSA deposits are tax free at the federal level. 35% savings assume 25% federal, 3% state, and 7% payroll tax savings. Your savings may vary. Please consult a tax advisor for more information.

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