

Dependent Care FSA

- Employees may contribute up to \$5,000 per year to cover non-medical day care eligible dependents.
- Cigna will define an eligible dependent as a child under age 13 or any person residing in the household who is claimed as a dependent and who is physically or mentally incapable of self-care. This person must reside in the same household with the employee for more than half of the tax year.
- The following expenses are eligible for reimbursement under a Dependent Care FSA:
 - Au Pair Agency Fees - Required application or agency fees or deposits that are paid in connection with the actual placement of an au pair or other caregiver.
 - 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).
- The following expenses are not eligible for reimbursement under a Dependent Care FSA:
 - Day care for a child age 13 or older
 - Overnight summer camp
 - 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 care
 - The expenses for which you claim a dependent 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.
 - Health care expenses for a dependent; these should be considered for reimbursement through a Health Care FSA.
- Customers must submit receipts for reimbursement with a Dependent Care FSA Reimbursement Request Form. If a receipt is not attached, the caregiver's signature must be on the claim form. Cigna will accept both originals and copies as long as they include:
 - Caregiver's name and address
 - Date(s) of service
 - Dependent's name or Family
 - Type of service
 - Total amount charged

- Cigna will not accept the following receipts: bank card statements, estimates of expenses, statement balances, or balance forwards.
- Terminated employees will not be able use Dependent Care FSA funds for expenses incurred after their termination date. All expenses must be incurred prior to the employee's termination date and must be filed by the run out date.