

Frequently asked questions

How do I contribute money to my dependent care FSA?	<p>The amount you elect as your annual contribution will be divided by the number of paychecks for the year. This amount will be deducted from each paycheck before taxes.</p> <p>You can then use the money in your account to pay for eligible dependent care expenses throughout the plan year.</p>
Who qualifies as a dependent?	<p>Dependents are children under age 13 who you claim as dependents, as well as adults or other relatives that are incapable of caring for themselves (if you provide more than 50% of their support).</p>
When can I use my dependent care FSA?	<p>You can use funds from your dependent care FSA under the following conditions:</p> <ul style="list-style-type: none">• To care for your qualified dependent.• To allow you (and your spouse if filing jointly) to work or look for work. <p>Dependent care FSA funds can cover costs for before or after school care for children aged 12 and younger, custodial care for dependent adults, licensed daycare centers, nanny or au pair services, nursery schools or preschools, late pickup fees, and summer or holiday day camps.</p>
What doesn't qualify?	<p>There are certain expenses you cannot pay for using your dependent care FSA. These include expenses from a prior plan year, expenses for non-disabled children age 13 and older, educational expenses (including kindergarten or private school tuition fees), food, clothing, sports lessons, field trips and entertainment, overnight camp expenses, and late payment fees for childcare.</p>
Can I use my entire dependent care FSA election amount at the beginning of the year?	<p>No, you will only have dependent care FSA funds available as they are deducted each pay cycle. Funds will accumulate in your account until you either file a claim for reimbursement or you use your Empower Benefit Accounts card (if offered) for eligible expenses.</p>
Are there any rules about who can care for my dependents?	<p>Yes, you cannot use funds to pay for care provided by a spouse, a person listed as a dependent on your taxes, or your child under the age of 19.</p>
How do I use my dependent care FSA to pay for qualified expenses?	<p>If you have an Empower Benefit Accounts card, you can use it for eligible expenses. You can also use personal funds and then submit for reimbursement.</p> <p>Tip: Add direct deposit to get your reimbursements faster.</p>
What happens if I don't spend all my dependent care FSA funds by the end of the plan year?	<p>A grace period of 2.5 months allows you more time to use your remaining balance, it acts as an extension of the plan year. If the funds are not used by the end of the grace period, they are forfeited. You will have 90 days after the end of the plan year to submit for eligible expenses from the prior year.</p>
Can I change my election amount mid-year?	<p>You can only enroll or change your election amount mid-year if you have a special event like a birth, death, or if you assume care for an elderly person. If your care provider changes rates or fees, or your child turns 13, you may also adjust the amount you set aside.</p>
What happens to my dependent care FSA if my employment is terminated?	<p>Participation in your dependent care FSA is also terminated. This means that only expenses that were incurred prior to your termination date are eligible for reimbursement.</p>

- ▶ After you've signed up, visit **empowermyretirement.com** to access and manage your Empower dependent care FSA

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