

Dependent Care FSA

Eligible Expenses List

Day/evening care expenses for your child(ren) under the age of 13, totally disabled dependents, or other qualified tax dependents, which allow you and your spouse to work, look for work, or attend school full time.

This is a partial list and is subject to change at any time by IRS regulations. For additional questions regarding eligible expenses, contact Nyhart or your personal tax advisor. See also IRS Publication 503 – Child and Dependent Care Expenses.

Qualified Dependent Care Expenses

- Application or registration fees paid to obtain eligible care services*
- Babysitters (in some cases)
- Before- or after-school care of a child in grade kindergarten or above
- Dependent care centers (e.g., adult day care center, childcare center, or day care center - facility must meet all state and local regulations)
- Deposits paid to an agency or preschool*
- Elder care (in your home or someone else's - elder dependent must live in the employee's home at least 8 hours per day)
- Fees paid to an agency to obtain services of a care provider, including fees paid to reserve a spot in a daycare center*
- Home care by a nanny or au pair
- Household employee whose services include the care of a qualifying person
- Nursery school, preschool, or similar program for children below the level of kindergarten
- Sick child care
- Summer day camps during working hours (for children under age 13)

*Eligible for reimbursement only after care has started. If the expense crosses tax years, it may not be eligible for reimbursement. A forfeited deposit is not an eligible expense if care is not provided.

Non-Qualified Dependent Care Expenses

- Care provided by a spouse, tax dependent, or by a child's sibling under age 19
- Child support
- Educational expenses including kindergarten or private school tuition
- Expenses paid for but not yet incurred
- Forfeited deposit if care is not provided
- Medical care
- Nursing home care
- Payments for care where you are not the custodial parent
- Services provided while an employee and spouse are not working, searching for work, or attending school full time
- Summer camps during non-working hours
- Overnight camps
- Summer school or tutoring programs

Claim Reimbursements

Dependent Care FSA expenses must be paid out-of-pocket, then submitted to Nyhart for reimbursement. Reimbursements will only be made once the service has been fully incurred, even if your provider requires advance payment.

To request reimbursement, you can file a claim online at iu.nyhart.com, through the Nyhart IU HSA/FSA mobile app, or by submitting an FSA claim form to Nyhart via email, fax, or mail. All claims for reimbursement must include a copy of your receipt, along with the following information: (1) name and age of the dependent who received care, (2) provider information including name, address, and Tax ID number or Social Security Number, (3) date(s) of service, and (4) amount.

Reimbursements are only made through direct deposit to your checking or savings account; therefore, a Direct Deposit Authorization must be on file with Nyhart. You can submit your bank account information online by logging in to iu.nyhart.com, or by submitting a Direct Deposit Authorization Form to Nyhart. All claims for reimbursement will be held until your direct deposit authorization has been received by Nyhart.