WHAT IS A DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT?
A Dependent Care Flexible Spending Account (DCFSA) allows you to set aside up to $5,000 of your pay for dependent day care expenses on a pre-tax basis. If you incur those expenses so that you (and your spouse if you are married) can work, you may take advantage of the DCFSA.

What is the advantage to setting up an account?
Setting funds aside in an DCFSA allows you to save on state (where applicable), federal income and FICA taxes. Those taxes are taken based on the amount you earn after your DCFSA deduction. Deducting DCFSA funds from your paycheck pre-tax lessens how much you owe in taxes.

Who is considered an eligible dependent?
- A DCFSA dependent must also be claimed as a dependent on your tax return
- The dependent must be under 13 or incapable of self-care
- Dependent eligibility ends on 13th birthday

Dependent Care Contribution Limitations
If you have day care expenses so you and your spouse work and...
- you file a joint tax return, you can contribute up to $5,000
- you file a joint tax return, but you or your spouse do not earn at least $5,000 a year, you are limited to a contribution equal to the lowest salary
- you are married filing separate tax returns, you are each limited to a $2,500 contribution

Note: If you are single, the household maximum contribution is $5,000.

Important Considerations
- You can't claim funds reimbursed by the DCFSA on your tax return
- When considering whether to utilize a DCFSA with a $5,000 per household federal maximum versus the federal child tax credit, you should also review the IRS Child and Dependent Care Expenses publication on the IRS website, www.irs.gov/pub/irs-pdf/p503.pdf
- Expenses are reimbursed up to the amount available in your account at time of the claim submission
- Eligible expenses are outlined in IRS Publication 503
- Any DCFSA funds not used at the end of the plan year are forfeited

What if you change your mind?
Once you elect the DCFSA amount for the year, it cannot be changed until the next open enrollment or you experience a qualifying event.

CLAIMS & REIMBURSEMENT

What information is needed to submit a claim for reimbursement?
To request reimbursement for your DCFSA expense(s), you need to complete and submit a reimbursement request. A complete request should include the following:
- The date range of the services
- The daycare provider name & taxpayer ID number
- Name and date of birth of the dependent
- Amount incurred
- Dependent care provider’s signature or detailed invoice
- Your signature

How are claims submitted?
Claims can be submitted many ways for your convenience:
- Log into the Consumer Portal, enter the claim details, and upload scanned supporting documentation to us.
- Log into the mobile app on your smartphone, enter the claim details and snap photos of supporting documentation to submit them to us.
- Complete a claim form, attach copies of supporting documentation and send them by mail, fax or email to us. You can even drop them off in person!

You can track all your claims through the Consumer Portal from our website or the mobile application.

How does the reimbursement work?
Once a claim has been processed and approved, reimbursement can be issued to you by check or direct deposit.

How long does it take to be reimbursed?
DCFSA claim reimbursement requests are processed and paid weekly. Completed reimbursement requests with eligible expenses received at csONE by Friday are processed and payments are sent by the following Thursday.

csONE Benefit Solutions
Two Delta Drive, Suite 301
Concord, NH 03301-1320
phone: 1-888-227-9745 ext. 2040 | fax: 1 603 224-4256