

# Dependent Care Assistance Plan Overview

The Dependent Care Assistance Plan (DCAP) is an employer-sponsored benefit that allows you to set aside a portion of your income on a pre-tax basis and use that money to pay for eligible daycare-related expenses.

To qualify for this program, you must meet your employer's benefit eligibility requirements. You must also have a tax-dependent who is under the age of 13 or is deemed medically incapable of caring for themselves. Lastly, expenses must be incurred in order for you to maintain or seek gainful employment. This benefit is subject to IRC Section 129 Nondiscrimination testing which in some cases may require participants to make changes to, or even revoke, their contribution into the benefit.



### Examples of Qualified Expenses

- Childcare (including before and after-school care)
- In-home daycare services (including nanny services)
- Summer day camp



### Examples of Expenses That Are Not Qualified

- School tuition (children who are 5 or older)
- Sports programs
- Food expenses (unless inseparable from care)

## Spending Account Timelines

Spending accounts have deadlines for spending that may change based on your individual circumstances. You can view your Summary Plan Description or your online account details for information about your plan's spending and submission deadlines.

Simply follow the steps below:

1. Login to your portal on your computer or mobile device.
2. Click on your FSA details.
3. Scroll down to view your Plan Dates and timelines.

[Explore full list of Eligible & Ineligible items here](#)

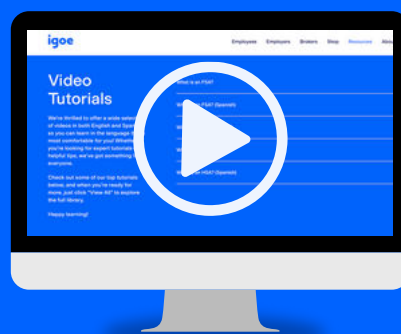
## What Happens if I Terminate My Employment?

If you terminate your employment during the plan year or otherwise cease to be eligible under the plan, your active participation in the plan, as well as your pre-tax contributions, will end automatically. In limited scenarios, your Dependent Care Assistance Plan may include a "spend-down" provision that allows you to submit dependent care expenses incurred after your termination, assuming you continue to have eligible daycare expenses. This feature is not available in all plans. View your Summary Plan Description or your online account details for information about your spending and submission deadlines.

## Discover How This Plan Works

Click '**Watch Now**' for a quick video overview of how this plan works.

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Watch our short, engaging video for a quick overview of this plan.

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