

Common Dependent Care FSA Expenses

* This list is general in nature and cannot modify or affect the Plan Document or Administrator's decisions in any way.
Eligible expenses listed here are subject to change without notice.

Expense	Qualifying Expense?	Comments and Special Rules
After-school care or extended day programs	Potentially qualifying expense	Will qualify if used to enable the employee and spouse to be gainfully employed. These programs generally are not educational in nature. Their primary purpose is to care for children while parents are at work. However, educational expenses (e.g., tuition) won't qualify.
Agency fee	Potentially qualifying expense	Will qualify if it is an expense that must be paid in order to obtain the related care. However, the fee should not be reimbursed until care is provided. Fees that are forfeited (e.g., because the employee selects a different provider) will not qualify.
Application fee	Potentially qualifying expense	Will qualify if it is an expense that must be paid in order to obtain the related care. However, the fee should not be reimbursed until care is provided. Fees that are forfeited (e.g., because the employee selects a different provider) will not qualify.
Assisted living		See Custodial care and Elder care .
Au pair	Potentially qualifying expense	Amounts paid to an au pair to care for a qualifying individual may qualify as dependent care assistance expenses. In addition, an up-front fee paid to employ the au pair may qualify as a child-care expense if it is an expense that must be paid in order to obtain the related care, but it should not be reimbursed until care is provided.
Babysitter (inside or outside participant's household)	Potentially qualifying expense	Will qualify unless the babysitter is (1) under age 19 and is the employee's child, stepchild, or eligible foster child; (2) an individual for whom the employee or spouse can claim a deduction on IRS Form 1040; (3) the employee's spouse; or (4) a parent of the employee's under-age-13 qualifying child. However, the cost of a babysitter while an employee and spouse go out to eat is not a work-related expense and won't qualify.
Backup or emergency care	Potentially qualifying expense	Will qualify if used to enable the employee and spouse to be gainfully employed and other applicable conditions are met.
Before-school care or extended day programs	Potentially qualifying expense	Will qualify if used to enable the employee and spouse to be gainfully employed. These programs generally are not educational in nature. Their primary purpose is to care for children while parents are at work. However, educational expenses (e.g., tuition) won't qualify.
Boarding school	Not a qualifying expense	Also see Overnight camp .
Camp		See Day camp and Overnight camp
Chauffeur	Not a qualifying expense	
Child of employee under age 19, amounts paid to	Not a qualifying expense	See Relative

Child of employee age 19 or over, amounts paid to	Potentially qualifying expense	Will qualify only if neither the employee nor the spouse can claim an exemption for the child. See also Relative .
Classes (music, dance, swimming, etc.)	Not a qualifying expense	Such expenses are primarily educational in nature. But see Day camp .
Custodial care	Potentially qualifying expense	Will qualify only if (1) such expenses are not attributable to medical services; (2) the person in custody is a qualifying individual; and (3) the qualifying individual (other than a qualifying child under age 13) still spends at least 8 hours each day in the employee's household.
Day camp	Potentially qualifying expense	The cost of a day camp or a similar program to care for a qualifying individual may qualify, even if the day camp specializes in a particular activity (e.g., soccer or computer). Separate equipment or similar charges (e.g., laptop rental fee for a computer camp) won't qualify. Also, summer school expenses are considered primarily for education rather than for care and won't qualify.
Deposit	Potentially qualifying expense	Will qualify if it is an expense that must be paid in order to obtain the related care. However, the fee should not be reimbursed until care is provided. Fees that are forfeited (e.g., because the employee selects a different provider) will not qualify.
Disabled qualifying child under age 13	Potentially qualifying expense	The requirement that at least 8 hours per day be spent in the employee's household in order for care provided outside the employee's household to qualify for reimbursement does not apply to a qualifying child under age 13, whether or not the qualifying child is incapable of self-care. Any care provided outside the household, however, must enable the employee and spouse to be gainfully employed, and other restrictions must still be met. See, for example, Boarding school and Overnight camp .
Educational expense-- kindergarten		See Kindergarten .
Elder care	Potentially qualifying expense	Will qualify only if (1) such expenses are not attributable to medical services; (2) the elderly person is a qualifying individual; and (3) in the case of services provided outside the employee's household, the person still regularly spends at least 8 hours each day in the employee's household. Elder day care will often qualify, but around-the-clock care in a nursing home will not.
Extended day care		See After-school care and Before-school care .
Hold-the-spot fee	Potentially qualifying expense	A gray area. These are fees charged by a provider to "hold a spot" for a qualifying individual during a period when care is not needed. Might qualify under the rules for indirect expenses if it must be paid in order to obtain care from the provider when care is needed again. However, the fee should not be reimbursed unless and until care with the provider is resumed; if the child does not return to the same provider, the fee won't qualify.
Kindergarten	Not a qualifying expense	Such expenses are primarily educational in nature, whether half- or full-day, private or public school, state-mandated or voluntary. But see After-school care and Before-school care .

Late fee	Potentially qualifying expense	Will qualify if for late pickup; the payment still relates directly to care of the child. Won't qualify if for late payment; the payment doesn't relate directly to care of the child.
Lessons (music, dance, swimming, etc.)	Not a qualifying expense	But see Day camp .
Long-term care expenses		See Custodial care and Elder care .
Nanny		See Au pair .
Nursing home		See Elder care .
Overnight camp	Not a qualifying expense	Expenses for overnight camps are not employment-related expenses.
Parent of employee's under age-13 qualifying child, amounts paid to		See Relative .
Placement fees for finding a dependent care provider	Not a qualifying expense	Won't qualify--such fees would not seem to be required in order to obtain care.
Preschool/nursery school	Qualifying Expense	The cost of nursery school or preschool is reimbursable, even if the cost is referred to as tuition. Once a dependent enters kindergarten, tuition expenses <i>must</i> be separated from childcare and after-school care.
Relative, amounts paid to	Potentially qualifying expense	Will qualify unless the relative is (1) under age 19 and is the employee's child, stepchild, or eligible foster child; (2) an individual for whom the employee or spouse can claim an exemption on IRS Form 1040; (3) the employee's spouse; or (4) a parent of the employee's under age 13 qualifying child.