

## Dependent Care Expenses

If you are enrolled in a Flexible Spending Account (FSA) that allows for reimbursement of dependent care expenses you can offset costs using pre-tax dollars. We're here to help!

### Let's Get Started

In 2016, the maximum dependent care account FSA contribution is \$2,500 or \$5,000 if you are married and file a joint tax return. Here's what you need to know:

#### What is Dependent Care?

To qualify as dependent care reimbursable through your FSA, care must meet all of the following requirements:



Care must enable you to work or look for work. If you are married, the care must be provided while your spouse also works, looks for work or goes to school full-time (at least five months a year) or while your spouse is incapable of self-care.



Care is provided when the dependent meets the definition of a qualified dependent per IRS regulations.



The care may be provided by a relative or non-relative but cannot be provided by your child under the age of 19 (at the end of the year, tax dependent or not), the child's parent, or another tax dependent.



Your care provider conforms to state and local laws (including being licensed, if required) and is able to provide you with his/her Social Security or Tax ID number.

#### Who is a Qualified Dependent?

In simple terms a dependent is your child under the age of 13 or your spouse, adult relative or adult child who is physically or mentally incapable of self-care who lives in your home at least eight hours a day. For a more comprehensive understanding of the definition of a qualified dependent or to research special circumstances that may apply to your family please refer to Internal Revenue Code Section 152.

## Eligible Dependent Care Expenses

Only eligible dependent expenses can be reimbursed under the FSA. These expenses are defined by the Internal Revenue Code and your employer's plan.

- Au Pair
- Before and After-School Care
- Senior Day Care
- Nanny
- Summer Day Camp
- Pre-k or Nursery School

## Ineligible Dependent Care Expenses

- Care for a child age 13 or older
- Care for person not residing with participant
- Lessons in lieu of care
- Field trip and/or activity fees, materials fees, and meals are also ineligible unless incident to and inseparable from the cost of care.
- Overnight camp
- Tuition for kindergarten
- Nursing home care

## Who is a Qualified Dependent?

In simple terms a dependent is your child under the age of 13 or your spouse, adult relative or adult child who is physically or mentally incapable of self-care who lives in your home at least eight hours a day. For a more comprehensive understanding of the definition of a qualified dependent or to research special circumstances that may apply to your family please refer to Internal Revenue Code Section 152.

## Using Your FSA Debit Card

If you have a debit card linked to your FSA account, you can swipe your card at the point of service. This will allow you to immediately access funds in your account; however, this is a pay to balance account and you are only able to spend what you have accrued to date. Payments made using your FSA Debit Card may require additional documentation, which will be requested by Nova. **Remember to save your receipts!**

## Documentation can be submitted:

### Online

Nova Reimbursement Account Information Center:  
[www.hrbenefitsdirect.com/IHNova](http://www.hrbenefitsdirect.com/IHNova)

### By Mail

Nova Healthcare Administrators, Inc.  
an Independent Health Company  
Attn: FSA Administration  
511 Farber Lakes Drive  
Buffalo, New York 14221

### Via Fax

(716) 774-8092

## Questions?

Nova's Customer Service department can be reached  
**Monday through Friday, 8 a.m. – 5 p.m.** at  
**(716) 505-8509** or toll-free **1-800-264-9115**.