

Dependent Care (FSA - Day Care)

A Dependent Care account reimburses participants for eligible child (under age 13 or other dependent who is physically or mentally incapable of self-support, and who spends at least 8 hours per day in the home) and adult care expenses. These are expenses that participants have to pay for so they can work. This account helps pay for costs such as day care, before and after school care, nursery school, preschool and summer day camp. If married, the employee and their spouse must both work or the spouse must be a full-time student or disabled. Employees may deposit from \$180 to \$5,000 annually.

Any money not used by the end of the fiscal year is forfeited. Claims must be filed by December 31st following the end of the fiscal year. Participants have a grace period, which allows them to use their plan year money through November 15th. Participants cannot use the FSA debit card for dependent care expenses due to the IRS requirement that services must be provided before payment can be made. Once payments are made, employees must submit claims online, by fax or mail. Visit the [ADP website](#) for more information.

Do not include a dependent's health care expenses in FSA Day Care claims. Dependent's health care expenses must be included in a FSA Health Care account.

Health Care (FSA - Health)

Health Care account allows employees to put money into an account to pay health care expenses that are not covered by the group insurance. These include medical, dental, vision, hearing, and prescription drug expenses. These funds may be used to pay for copays, coinsurance and over-the-counter (OTC) items. Though many OTC items are eligible, participants need a written prescription for OTC drugs and medicines. In addition, to qualify as a reimbursable health care expense, the expense must be incurred (received) during an employee's eligible period of coverage and not be reimbursable from any other health insurance. Employees may deposit from \$180 to \$2,750 annually.

Participants can carry-over \$550 of unused health care account funds into the next year (The carry-over provision does not apply to the dependent care account.) Due to IRS regulations, a grace period is not permitted if carry-over is allowed within the plan. Visit the [ADP website](#) for more information.

Commuter Spending Accounts (CSA)

Commuter spending account allows employees put money into an account to pay for eligible parking and transit expenses. This program is regulated by the Internal

Revenue Service (IRS). There are two separate accounts. The parking account is used to pay for eligible parking expenses either near the participant's place of employment or at a location from which they commute to work via transit or vanpool.*

The transit account is used to pay for eligible mass transit or vanpool* expenses associated with travel to and from work, including bus, train or subway.

Employees may deposit from \$15 to \$260 monthly. Because both accounts are pre-tax benefits, the IRS determines the maximum contribution amount and can change the limit from year to year.

There is a \$3 administrative fee that is deducted from the balance of one of your CSA accounts. Visit the [ADP website](#) for more information.

*Generally, a vehicle is eligible for vanpool expenses if it seats at least six adults (not including the driver) and at least 80 percent of its mileage is used to transport employees to and from places of employment.

Limited Flexible Spending Account

Limited Flexible Spending account allows employees to put money into an account the same way the other spending accounts do, except it is limited to dental and vision expenses. Employees may deposit from \$180 to \$2,750 annually. This account is available only to employees who enroll in Consumer Directed HealthSelectSM. If not enrolling in Consumer Directed HealthSelectSM but interested in setting aside money on a pre-tax basis for eligible health care expenses – including dental and vision expenses, check out the Health Care account information mentioned above. Visit the [ADP website](#) for more information.