



## DEPENDENT CARE REIMBURSEMENT ACCOUNT PROGRAM

### Overview

A Dependent Care Reimbursement Account (DCRA) from the Judiciary allows employees to use pre-tax dollars to pay for eligible out-of-pocket dependent daycare expenses. Dependents must be tax-qualified and under the age of 13 or tax-qualified and require care because of a physical or mental disability.

The DCRA is set up as a “pay as you go” account. This means that dependent care expenses can only be reimbursed up to the amount available in your account.

DCRA has a “use it or lose it” rule meaning any unspent funds at the end of the Plan year will be forfeited as defined by IRS rules. All DCRA claims must be incurred by December 31. The IRS allows the DCRA and Child and Dependent Care Credit to be coordinated for tax filing. Check with a tax advisor for more information.

Please note these are general guidelines. For complete details, consult [IRS Publication 503](#).

### How DCRA Works

- 1. Funding:** During Open Season, you decide on a specific amount of pre-tax dollars with which to fund the account. Be sure to choose an amount likely to be spent since leftover money is forfeited at the end of the plan year. The IRS reviews and updates the maximum amount annually. For this year's maximum amount, review the Flexible Benefit Summary Plan Description document on JBC <https://judiciary.lifeatworkportal.com> > Library > Enrollment Guides.
- 2. Paying for qualified services:** The DCRA is set up as a “pay as you go” account. This means that dependent care expenses can only be reimbursed up to the amount available in your account. You have access to your DCRA funds once a contribution is deposited into your account. However, you can only be reimbursed as the service is incurred, even if you pre-pay several months in advance.
- 3. Requesting reimbursement/substantiating purchases:** Each purchase you made must be verified, or substantiated, typically with an itemized receipt. Submit claims and request reimbursement online by logging into the JBC website via JENIE or directly at <https://judiciary.lifeatworkportal.com>, then select the tile “View or submit claims, see your eligible expenses, and more.”
- 4. Reimbursement claims processing:** The JBC promptly processes requests. Reimbursement requests are paid by direct deposit.

#### Reminder:

Only dependent care expenses that allow you, or your spouse, to work are eligible for reimbursement from a DCRA. Examples include child daycare, summer camps and qualifying custodial care for dependent adults. For more information review [IRS Publication 503](#) for eligible DCRA expenses.

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## Frequently Asked Questions

### What requirements must be met for the care to qualify as dependent care?

In general, the care must be provided while you or your spouse work or look for work. If you are married, the care must be provided while your spouse works, looks for work, goes to school full time, or is incapable of self-care.

The care must be provided while the dependent meets the definition of a qualifying child or relative. The care may be provided by a relative or non-relative but cannot be provided by your child under the age of 19, the child's parent, or another tax dependent.

### Can I change the amount I elect to contribute during the year?

The amount you contribute cannot be changed unless you experience a qualifying life event that causes your dependent to meet, or no longer meet, eligibility requirements. This includes changes in marital status, a change in employment status, or a change in provider cost for dependent care.

### How do I request reimbursement from my DCRA?

You can request reimbursement in two ways. Each method requires you to submit documents to substantiate (or validate) your claim.

The first way is through the secure JBC claims portal. Log in to the JBC website via JENIE or directly at <https://judiciary.lifeatworkportal.com>, access the JBC claims portal then select **File a Claim**.

The second is with the DCRA claim form, which can be faxed or mailed to the JBC.

### How much can I elect to contribute to my DCRA?

The IRS reviews and updates the maximum amount annually. For the current maximum amount, please review the Flexible Benefit Summary Plan Description document on JBC <https://judiciary.lifeatworkportal.com> > Library > Enrollment Guides.

### What if my dependent care expenses during the year are less than the amount I elected?

Money contributed to your DCRA must be used to reimburse qualified services incurred during the plan year. Any funds not used to reimburse eligible expenses will be forfeited.

### What qualifies?

DCRA funds cover the care costs for eligible dependents that enable you or your spouse to work, such as:

- Before school or after school care (other than tuition)
- Qualifying custodial care for dependent adults
- Licensed daycare centers
- Nursery schools or pre-schools
- Dependent care provider placement fees (i.e., nanny)
- Child care at a day camp or by a private sitter
- Late pick-up fees
- Summer or holiday day camp

### What doesn't qualify?

These items are not eligible for tax-free reimbursement with DCRA funds:

- Expenses for non-disabled children 13 and older
- Educational expenses (i.e., kindergarten or tuition)
- Amounts paid for food, clothing, and entertainment
- Sports, lessons (i.e., art/music) or activity fees
- Field trips or school clubs
- Overnight camp expenses
- Transportation expenses
- Late payment fees
- Payment for services not yet provided
- Medical care

### Who qualifies as a dependent for eligible DCRA expenses?

A qualifying child under the age of 13 when the care was provided; your spouse who was not physically or mentally able to care for themselves and lived with you more than half the year; or a person who was not physically able to care for themselves, lived with you more than half the year, and was your dependent. Other special tax situations may apply; speak with a tax advisor for more details.

### What happens if I leave the Federal Judiciary?

If you have a balance in your DCRA after terminating employment midyear and you incur eligible expenses after your termination date but before the end of the plan year, you may submit these claims for reimbursement. This only applies to the DCRA. Remember, for expenses to be eligible for reimbursement, they must be necessary so you and your spouse (if you are married) can work, look for work or attend school full-time.

## Contact Us

For more information, please call the Judiciary Benefits Center (JBC) at 877-207-3220. Representatives are available 9 a.m. to 8 p.m. ET, Monday through Friday, except federal holidays.