

Dependent Care Reimbursement Account



A Dependent Care Reimbursement Account (DCRA) allows you to use pre-tax dollars to pay for eligible out-of-pocket day care expenses for a qualified tax dependent under age 13 or a spouse or relative who lives with you and is physically or mentally incapable of self-care.

How your DCRA works

- Estimate what you will spend on eligible dependent care expenses for the year.
- Enroll in a DCRA by electing a contribution through the JBC.
- Start using your DCRA funds to reimburse yourself for expenses after services are rendered.
- Submit your expenses with appropriate documentation and receipts for reimbursement.

Only dependent care expenses that allow you to work are eligible for reimbursement from your DCRA. Your DCRA has a “use it or lose it” rule meaning the IRS requires you to forfeit any unspent funds at the end of the plan year.

Benefits of your DCRA

Tax-free spending: Save up to 35% on eligible dependent care expenses.

Easy to use: Quickly and easily create your claim online to upload your receipt documentation for reimbursement.

DCRA eligible expenses

You can use your DCRA to pay for a wide variety of dependent care services. The IRS determines which

expenses are eligible for reimbursement. For example:

- Child day care center, nursery school, before/after-school care
- Placement fees for a dependent care provider
- Child care by a private sitter
- Summer or holiday day camps
- Adult day care center, custodial elder care, day camp

Ineligible expenses include expenses for non-disabled children 13 and older, educational expenses including kindergarten or private school tuition fees, overnight camp expenses, registration fees, transportation expenses, payment for services not yet provided and medical care.

Please check with your tax professional if you have questions about whether a particular expense is eligible or ineligible for reimbursement under this program.



We're here to help

For more information, please call the Judiciary Benefits Center (JBC) at **1-877-207-3220**. Representatives are available 9 a.m. to 9 p.m. ET, Monday through Friday, except federal holidays.

Dependent Care Reimbursement Account:

Frequently asked questions

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 is not physically or mentally able to care for his or herself and lives with you for more than half the year; or a person who is not physically able to care for his or herself, lives with you more than half the year, and is your dependent. Other special tax situations may apply; speak with a tax advisor for more details.

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

In general, the care must be provided while you 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 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 during the plan year unless you experience a qualified change in status event that causes your dependent to meet, or no longer meet, eligibility requirements. Qualified status changes include changes in marital status, the number of your dependents, a change in your cost or coverage for dependent care or a change in employment status.

How do I request reimbursement?

You can request a reimbursement in two ways. The first is through the secure mybenefitwallet.com member portal. Sign on and select **File a Claim** from your DCRA. You will need to upload documents to substantiate (or validate) your claim. The second way is with the Dependent Care Account Claim and Provider Documentation Form, which can be faxed or mailed to BenefitWallet.

How much can I elect to contribute?

Your contribution cannot exceed the maximum amount specified by the Internal Revenue Code. Currently, the maximum annual amount is \$5,000 per year or \$2,500 if you are married and file separate returns. Your maximum allocation cannot exceed the earned income limitation. Please consult a tax advisor for additional details.

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

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

For a complete list of eligible and ineligible expenses, please see IRS Publication 503 at [IRS.gov](https://www.irs.gov).