Dependent Care Assistance Plan Overview

The Dependent Care Assistance Plan (DCAP) is an employer-sponsored benefit that lets you set aside a portion of your income on a pre-tax basis to pay for eligible dependent care expenses — a simple way to reduce your taxable income while covering the costs of care. To qualify, you must meet your employer's benefit eligibility requirements and have a tax-dependent who is under the age of 13 or is deemed medically incapable of caring for themselves. Expenses must also be incurred in order for you to maintain or seek gainful employment. Please note that this benefit is subject to IRC Section 129 Nondiscrimination testing. In some cases, this may require participants to adjust or revoke their contribution to the benefit. Your plan administrator will notify you if this applies to you.

Examples of Qualified Expenses

- Childcare (including before and after-school care)
- In-home daycare services (including nanny services)
- Summer day camp

Examples of Expenses That Are Not Qualified

- School tuition (children who are 5 or older)
- Sports programs
- Food expenses (unless inseparable from care)

Spending Account Timelines

Spending accounts have deadlines for spending that may change based on your individual circumstances. You can view your Summary Plan Description or your online account details for information about your plan's spending and submission deadlines.

Simply follow the steps below:

1. Log in to your portal on your computer or mobile device.
2. Click on your DCA details.
3. Scroll down to view your Plan Dates and timelines.

[Explore the full list of Eligible & Ineligible items here]

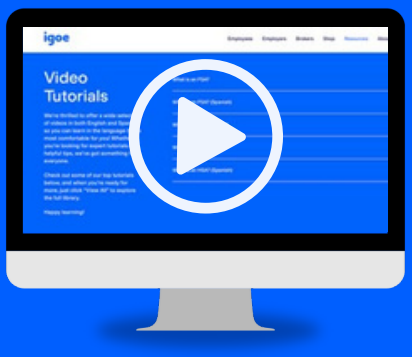
What Happens if I Terminate My Employment?

If you terminate your employment during the plan year or otherwise cease to be eligible under the plan, your active participation and pre-tax contributions will end automatically. In limited scenarios, your plan may include a "spend-down" provision that allows you to submit dependent care expenses incurred after your termination date, as long as you continue to have eligible dependent care expenses. This feature is not available in all plans. Review your Summary Plan Description or your online account details for information about your spending and submission deadlines.

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