



Dependent Care Reimbursement Account - DCRA

Why Participate?

You can save taxes on costs you incur for care of your dependents so that you can work!

The **Dependent Care Reimbursement Account (DCRA)** allows you to take advantage of current tax laws to pay for these expenses with **pre-tax dollars**. Your tax savings can be significant, but maximizing your benefits requires understanding the plan and some planning.

How Does This Work?

- Elect to make pre-tax payroll contributions into an account, during open enrollment or as a new hire.
- After the plan year begins (or coverage as a new hire), you incur qualifying dependent care expenses.
 - Children under age 13, or
 - Children, dependents or adults over age 13 who are mentally or physically handicapped (incapable of self-care) who live with you and rely on you for financial support.
- Access funds in your account by filing a claim.
 - eFile your claim using your secure Tri-Star account or complete a claim form (see *Managing Your Account*).
 - Provide a bill from your provider that includes their name, social security number or tax ID number, dates of care and cost.
- Sign up for Direct Deposit for claims reimbursement into your bank account of choice.
- Claims are paid each Friday based on funds already contributed through payroll deduction.

Internal Revenue Code Regulations

- You must enroll each Plan Year to participate.
 - If you are single, or married and filing a joint tax return, you may deposit up to \$5,000 from your pay in any year into your DCRA.
 - If you are married and filing a separate tax return, you may deposit a maximum of \$2,500 into your account.
- If married, both spouses must be employed and contributions are limited to the income of the lower paid spouse.
- If a spouse is a full-time student, or physically or mentally incapable of self-care, the spouse is deemed to have earned an income of \$250/month (if dependent care expenses apply to one dependent) or \$500/month (if dependent care expenses apply to two or more dependents).
- Your contributions each pay period must remain the same all year unless you experience a “qualifying change in status event” and change your election, as allowed by the Plan Document.
- Expenses claimed from your account must be incurred during the Plan Year (July 1 – June 30).
- Funds must be claimed by September 30 following the end of each Plan Year. Remaining balances are forfeited.
- You may not claim the Dependent Care Tax Credit on your tax return for expenses reimbursed by this account.
- You must report the name, address and tax ID or social security number of the care provider on Schedule 2441 of your federal tax return.

Expenses Eligible for Reimbursement

- Child care/babysitting services in your home or someone else's home (as long as the care provider is not another child of yours who is under age 19, or anyone for whom you claim an exemption on your federal income tax return)
- Expenses for a dependent day care center
- Certain expenses for a live-in, full-time housekeeper for a disabled dependent.
- Preschool expenses, up to but not including kindergarten.
- Elder care
- After-school care
- Summer day camp



Expenses NOT Eligible for Reimbursement

- Child care services provided by your spouse, someone you claim as an exemption on your federal income tax return, or by one of your children under the age of 19
- Housekeeping expenses not related to dependent care
- Dependent care expenses you claim on your federal tax return
- Health care expenses for a dependent
- Food or clothing for a dependent
- Overnight camp, entertainment, activity and book fees.
- Transportation costs between your home and the dependent care center
- Schooling costs for education beginning with kindergarten.



More Information

Refer to IRS Publication 503, Child and Dependent Care Expenses at www.irs.gov for more details on potential eligible dependent care expenses.

Obtain the Summary Plan Description from your employer for plan specifics on eligibility, termination, changes in status, etc.

Managing Your Account

You will have a unique secure account with Tri-Star, available on Tri-Star's website [FSA.help/login](https://www.tri-starsystems.com/FSA.help/login) where you can:

- File claims & upload documentation,
- Sign up for Direct Deposit for claims payments (**Once established, direct deposit information is retained from year to year.**),
- Update your email address to receive all communications from Tri-Star,
- View previous claims & payments,
- View your available balance.

Account Access - Mobile

You can manage your account from any smart phone or device.

Go to [FSA.help/login](https://www.tri-starsystems.com/FSA.help/login) and save the website URL for quick access any time. After you Login:

- Click on the account name/balance,
- File claims,
- Upload Documentation to share your supporting documentation (upload a picture with your phone),
- You'll receive a payment notice via email when your reimbursement is on it's way to you!
- View all claims you have filed against your account,
- See payment details,
- Review your account summary.

Use your profile in the top right corner for more options!



CLAIMS ADMINISTRATOR:

16253 Swingley Ridge Road
Suite 210
Chesterfield, MO 63017

Phone: 800-727-0182,
Option 1
www.tri-starsystems.com