



Dependent Day Care Flexible Spending Account (FSA) Worksheet

Estimate the annual eligible day care expenses for your dependent child(ren) under age 13 or for your parent/spouse who needs care because of a mental or physical disability. Under federal guidelines, expenses for Domestic Partners/Domestic Partner children are not eligible for reimbursement under the Dependent Day Care FSA.

$$\begin{array}{rcccl} \$ & \underline{\hspace{2cm}} & \times & \underline{\hspace{2cm}} & = \$ \underline{\hspace{2cm}} \\ \text{(weekly cost)} & & & \text{(number of weeks)} & \text{(Annual Estimated Day Care Expense)} \end{array}$$

Annual Election Amount (maximum of \$7,500 - including any pre-tax contributions your spouse makes to a Dependent Day Care FSA through his/her employer). If you are married and file separate tax returns, the maximum annual contribution is \$3,750 \$

To calculate the per pay period contribution amount, divide the above annual election amount by the number of remaining pay periods in the year.

Reminders:

- If you are a part-time employee (working at least 20 hours/week) participating in the Dependent Day Care FSA, you only may request reimbursement of your eligible day care expenses incurred during the hours you work.
- If you go on a leave of absence longer than two weeks, your Dependent Day Care FSA deductions will stop and any expenses you incur while on the leave will not be eligible for reimbursement. Your annual election amount will be reduced by any missed contributions so that your contributions per pay period remain the same.
- In order to receive reimbursement for summer camp/day camp expenses, the following criteria must be met:
 - The expenses must be incurred to enable you and/or your spouse to be gainfully employed.
 - An expense is not considered to be employment related merely because it is incurred while you are gainfully employed. The purpose of the expense is to **enable** you to be gainfully employed.
 - The primary purpose of the expense should be custodial and not for educational or entertainment purposes. These camps however, can provide instruction for things such as computers or soccer.
 - The primary classification of care is for the well-being and protection of your dependent.
 - The expense must be incurred during a standard workday, i.e., 9 a.m. - 5 p.m., for a minimum of five consecutive workdays.
- Legal limits for highly compensated employees - If you are a highly compensated employee (HCE), as defined by the IRS, your savings opportunity may be limited, the limit for each year will not be determined until early in that year. If this impacts you, you'll be notified by the People Experience Center. For illustrative purposes, in 2025, HCEs at Assurant were limited to a maximum plan year contribution of \$1,500. The estimated maximum contribution for HCEs for 2026 is \$1,500.