

# 2019 Dependent Care Flexible Spending Account (FSA) Election Worksheet

If you will have any **predictable eligible dependent (day) care expenses** in 2019, you may want to enroll in the ELCA dependent care flexible spending account (FSA). The dependent care FSA allows you to make an annual election to set aside pretax dollars from your pay throughout the plan year into a spending account. Use the money to reimburse yourself for eligible day care expenses you pay for your child or other eligible dependents, enabling you and your spouse to work or seek work.

NOTE: All sponsored members are eligible to enroll in a dependent care FSA, except those who have Aetna International health benefits, receive ELCA disability benefits, or are self-sponsored. Visit myPortico to learn more about the dependent care FSA.

## Who are my eligible dependents?

The following qualify as eligible dependents according to *IRS Publication 503*:

- Children under age 13 who you claim as your dependent on your income taxes. (If you're divorced or separated, refer to the ELCA Flexible Benefits Plan summary at [myPortico.PorticoBenefits.org](http://myPortico.PorticoBenefits.org).)
- A spouse or tax dependent who is mentally or physically incapable of self-care (such as a disabled spouse or an elderly parent) who lives with you for more than half the year.

## What is an eligible dependent care expense?

An eligible dependent care expense is one you incur for the care of an eligible dependent to enable you and your spouse to work or seek work. See the IRS eligible expenses list available at myPortico.

## What is the IRS maximum for a dependent care FSA?

The most the IRS lets you elect to contribute to a dependent care FSA for the calendar year is:

- \$5,000 (per household) **or**
- \$2,500 if married and filing separately

## Should I use the FSA or the dependent care tax credit?

The dependent care income tax credit and the dependent care FSA interact with various other tax laws concerning income, losses, deductions, and credits. For more information, visit [irs.gov](http://irs.gov) and refer to *IRS Publication 503* or consult a tax adviser regarding your individual tax situation.

Some people benefit more from the tax credit, while others benefit more from participating in the dependent care FSA. Your individual tax situation, including the number of dependents and amount you spend for dependent day care, will help you determine which option is more advantageous for you. You can only claim an expense once.

## Estimate your predictable eligible dependent day care costs.

Use the chart below to help you estimate your eligible dependent care expenses for 2019 before you sign in to myPortico and complete your 2019 benefits enrollment (during Annual Enrollment or within 60 days of your eligibility date).

NOTE: Estimate conservatively; you will forfeit (lose) any money that you set aside in this account but do not use. You must incur expenses between Jan. 1 and Dec. 31, 2019, and file for reimbursement by April 30, 2020.

### Estimate Your 2019 Dependent (Day) Care Costs

1. What is your **weekly dependent day care expense**? \$ \_\_\_\_\_
2. **How many weeks** will you pay for dependent day care? \_\_\_\_\_
3. **Multiply line 1 by line 2** to project your 2019 dependent day care expenses. \$ \_\_\_\_\_
4. What is your **spouse's dependent care FSA election** (if applicable)? \$ \_\_\_\_\_
5. **Subtract line 4 from line 3.** Consider contributing some or all of this total to your dependent care FSA. \$ \_\_\_\_\_

Visit myPortico ([myPortico.PorticoBenefits.org](http://myPortico.PorticoBenefits.org)) for more information about FSAs.