



Dependent Care Flexible Spending Account (DCFSA)

A Dependent Care FSA is an employee benefit account which allows employees to set aside pretax dollars to pay for work-related custodial care for a child under 13 years of age or a dependent over 13 who is mentally and physically incapable of self-care.

Why should you consider making a change?

The COVID-19 crisis has changed the work landscape in many ways including affecting an employee's dependent care needs.

What are the changes to consider?

- **Election Changes are Allowed:** Election changes to an employee's Dependent Care FSA can be made anytime the employee's dependent care needs have been affected (including mid-year elections for eligible employees).

Consider the following election change needs:

- Dependent care may not be needed during the crisis as the employee now works from home, is unable to get paid care so they remain home with their dependents.
- There may now be need for care that did not exist before as now employee is an essential employee and rather than using a relative for care, they need paid care.
- An essential services employee needs to change their day care arrangement because hours now differ which may increase the cost of care.

- **Implementing an Account Spend Down Provision is Allowed:** A spend down provision can be implemented to allow employees with a Dependent Care FSA who have terminated to spend down their accounts.

Consider the following spend down scenario:

- An essential employee with a dependent care account is terminated and finds another job.
- They would benefit by being able to spend monies they had contributed to their Dependent Care FSA with you but had been unable to spend.

How do you get these changes implemented?

Current TASC Client:	<p>If you are a current TASC client, you can affect an election change or spend down provision for your employees by doing one of the following:</p> <ul style="list-style-type: none"> ⇒ Change online (election changes only) ⇒ Submit an online Support Request ⇒ Call TASC at 1-833-433-1002 for help
Not a current TASC Client:	<p>Please work with your current benefits provider to effect these changes. If you self-administer your plan, you could affect these changes yourself.</p>