



Modifying Dependent Care Elections

The coronavirus outbreak is affecting many of our child care needs. Now is also the time when many of us find ourselves needing to stay more directly connected to our savings and our spending. Here are some ways you can modify your pre-tax elections to support your needs at this time:

Dependent Care FSA

When there is a change in cost of a dependent care provider or if you change your dependent care provider, the plan allows for a change in your election. There are a variety of ways that you can consider changing your Dependent Care FSA elections at this time to support your current day care needs:

- **Suspend your election.** If your day care has closed during this time and is not billing you for services, you may consider suspending your election. Should you choose to do this you may re-elect once your day care services resume.
- **Modify your election.** You may increase or decrease your election if your day care provider has adjusted their fee schedule during this time.
- **Add an election.** Should your family needs require that you seek new provider services that have a cost, you may add an election. For example, you may consider hiring a baby sitter to care for your children while you are working in your home. This will qualify so long as the babysitter is over the age of 19 and not an individual whom you claim a deduction for.

Dependent day care expenses are eligible so long as the child is under age 13 or an adult that is physically or mentally handicapped. You can make changes to your election by completing and returning the Change Request form.