Dependent Care FSA [1]

2026–27 plan year information

This page provides details about the **2025–26 benefits plan year**. For plan year 2026–27 (beginning July 1, 2026) information, visit the Open Enrollment page [2].

Use a Dependent Care Flexible Spending Account (DCFSA DCFSA (Dependent Care Flexible Spending Account)Used to pay for childcare expenses for children under the age of 13 or qualifying adults, who cannot care for themselves and meet IRS guidelines. [3]) to save between 25-40% on the cost of child care or day care for children 13 and under, and for home care for an older or incapable dependent while you are at work or school.

Current plan year
(July 1, 2025–June 30, 2026)

IRS contribution limit: $5,000 per household for the 2025-26 plan year.

Deadlines:

- You must incur qualifying expensesQualifying Dependent Care ExpensesThe expenses incurred by dependent care flexible spending accounts, as provided in accordance with IRS Code Section 129. [4] between:
  - New employee or new eligibility: benefit effective date [5] and Sept. 15, 2026
  - Current employee: July 1, 2025, and Sept. 15, 2026
- You must submit your claimsClaimA written request such as a reimbursement of a health care expense made by you or your health care provider to the plan administrator whether is medical, dental, vision or a flexible spending account. [6] for reimbursement by Nov. 15, 2026.
- If you do not use all of your funds within the FSA, the remaining amount will be forfeited.

Plan details

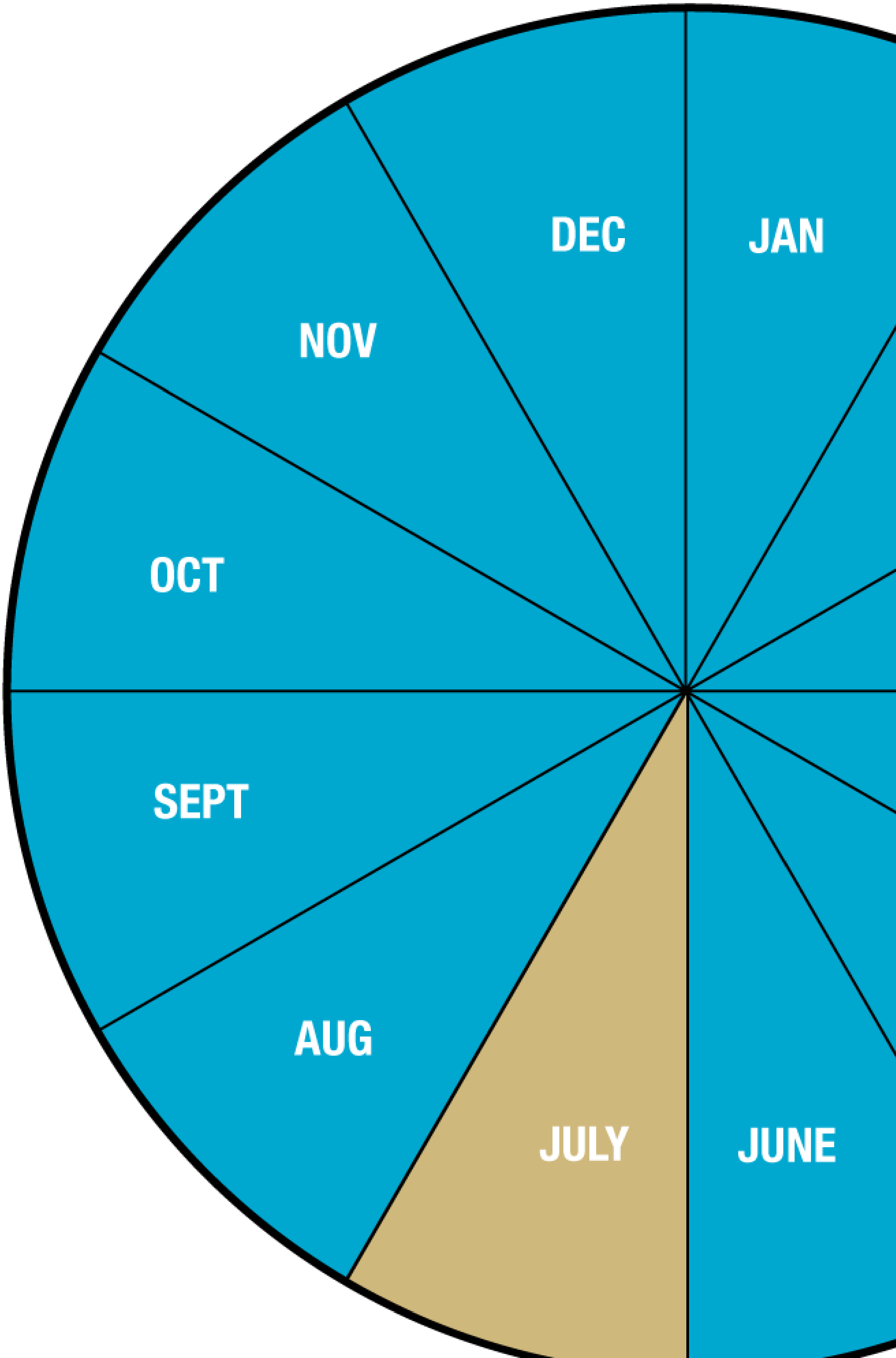
- Dependent Care FSA basics
- Dependent Care Flexible Savings Account fact sheet [7] (Spanish translations available)
- Contributions
- Spending your money

    - Eligible expenses [8]
    - Direct deposit form [9]
    - Mobile app for Android [10] and iPhone [11]
    - Claim forms [12]
- Effect on Social Security

Determine your contributions

FSA contributions start on July 1, the first day of the plan year.

Contributions end on June 30, but you'll have until Sept. 15 to spend your money.


DEC
JAN
NOV
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SEPT
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JULY
JUNE

DCFSA Basics

- Our DCFSADCFSA (Dependent Care Flexible Spending Account)Used to pay for childcare expenses for children under the age of 13 or qualifying adults, who cannot care for themselves and meet IRS guidelines. [3] is administered by ASIFlex [13].
- This account is regulated by the Internal Revenue Service (IRSIRSThe Internal Revenue Service [14]), who determines contributionContributionIn reference to Flexible Spending Accounts and Health Savings Accounts, it's the amount of money that you elect to be deducted from your paycheck to be deposited into your FSA or HSA account. [15] limits, qualifying expenses [16] and has designated it as a "use it or lose itUse It or Lose ItThe IRS regulations in regards to the money you elect to contribute to flexible spending accounts that must be spent and claimed within the designated period of time or the monies will be forfeited. [17]" account.
- The IRS allows these expenses to enable you to work. If you are married, your spouse must be working, looking for work or be a full-time student. If you have a stay-at-home spouse, you should not enroll in the DCFSA.DCFSA (Dependent Care Flexible Spending Account)Used to pay for childcare expenses for children under the age of 13 or qualifying adults, who cannot care for themselves and meet IRS guidelines. [3]
- Your DCFSADCFSA (Dependent Care Flexible Spending Account)Used to pay for childcare expenses for children under the age of 13 or qualifying adults, who cannot care for themselves and meet IRS guidelines. [3] becomes effective on your benefits eligibility date if you are a new hire [5] or July 1, if enrolled during Open Enrollment. Open Enrollment PeriodThe period during which an eligible employee may enroll in, change or cancel CU benefits plans. This event is held every spring, with an effective date of July 1. [18]
- DCFSADCFSA (Dependent Care Flexible Spending Account)Used to pay for childcare expenses for children under the age of 13 or qualifying adults, who cannot care for themselves and meet IRS guidelines. [3] enrollment elections do not rollover year after year. You must re-enroll every year, during Open EnrollmentOpen Enrollment Period The period during which an eligible employee may enroll in, change or cancel CU benefits plans. This event is held every spring, with an effective date of July 1. [18], in order to continue your account for a new plan year.

Videos

- What is an FSA? [19]
- Dependent Day Care FSA [20]
- Filing an FSA Claim [21]

DCFSA Contributions

- Your pretax contributions can be a minimum of $10 per month up to an annual maximum of $5,000 per plan year (July 1 to June 30) per household. The money is deducted from your pay pretax.
- The amount you elect will be divided by the number of remaining pay periods in the plan year. Your final contribution will be June 30.
- Your election is fixed for the Plan YearPlan YearThe date span from July 1 to June 30. [22]

. However, changes are permitted if you experience a [23]qualifying life change [24].

- For tax purposes, you are responsible ensuring that your total calendar-year contributions do not exceed $5,000 per Household. For example, if you are hired by CU in the middle of our plan year and have contributed to a DCFSADCFSA (Dependent Care Flexible Spending Account)Used to pay for childcare expenses for children under the age of 13 or qualifying adults, who cannot care for themselves and meet IRS guidelines. [3] with your prior employer, you must keep track of the total contribution amount.

Spending DCFSA Funds

- Funds in the account must be utilized on qualifying dependent care expenses [8], or you will pay both taxes and penalties.
- Expenses qualify for the DCFSADCFSA (Dependent Care Flexible Spending Account) Used to pay for childcare expenses for children under the age of 13 or qualifying adults, who cannot care for themselves and meet IRS guidelines. [3] when they are incurred.
- To get reimbursed, submit your receipt for services on-line at www.asiflex.com [13] or you can download the free mobile app for Android and Apple devices.

Use it or Lose it Accounts

- Failure to incur the expense and claim the reimbursement by the deadline will result in the forfeiting of your funds.

Effect on Social Security

Cafeteria planCafeteria PlanA plan that meets the requirements of IRS Code Section 125 and offers participating employees certain non-taxable benefits, such as the Premium Only Plan and flexible spending accounts [25] dollars are deducted from your pay pretax, meaning before federal, state, Social Security and Medicare taxes are paid. Participating in cafeteria plans Cafeteria PlanA plan that meets the requirements of IRS Code Section 125 and offers participating employees certain non-taxable benefits, such as the Premium Only Plan and flexible spending accounts [25] reduces the salary on which annual contributions to Social Security are calculated, which may result in a reduction of the Social Security benefits received at retirement. The reduction is minimal and you may wish to discuss it with your tax advisor.

Groups audience:
Employee Services
Right Sidebar:
ES: Benefits & Wellness - Contact
ES: Benefits & Wellness - GME Medical Resident Sidebar

Links
[1] https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/hsa-and-fsa/dependent-care-fsa [2] https://www.cu.edu/employee-services/open-enrollment [3] https://www.cu.edu/es-benefits-glossary/dcfsa-dependent-care-flexible-spending-account
[4] https://www.cu.edu/es-benefits-glossary/qualifying-dependent-care-expenses
[5] https://www.cu.edu/docs/new-hire-fact-sheet-benefits-eligibility

[6] https://www.cu.edu/es-benefits-glossary/claim [7] https://www.cu.edu/docs/dcfsa-dependent-care-flexible-savings-account-fact-sheet [8] http://www.asiflex.com/EligibleExpenses.aspx/?defaultTab=dc
[9] https://webdocs.asiflex.com/D_D_Forms/directdepositform.pdf
[10] https://play.google.com/store/apps/details?id=com.ASIFlex.SelfService&hl=en_US
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[16] http://www.asiflex.com/EligibleExpenses.aspx [17] https://www.cu.edu/es-benefits-glossary/use-it-or-lose-it [18] https://www.cu.edu/es-benefits-glossary/open-enrollment-period
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