

Highlights of the 2025 Dependent Care Flexible Spending Account (DCFSA) Plan

For Salaried Postdoctoral Fellows and House Staff of Johns Hopkins Hospital and Johns Hopkins Bayview Medical Center

Purpose of the plan:

The Dependent Care Flexible Spending Account (DCFSA) allows eligible participants to use tax-free dollars to reimburse yourself for dependent care expenses so that you can work. If you're married, you can use the DCFSA if your spouse works, is disabled, or attends school full time for at least five months during the year.

Eligible Participants:

Eligible individuals are Salaried JHU Postdoctoral Fellows and House Staff members if paid a wage (If paid a stipend, you are not eligible.)

Eligibility Period:

- The plan year is January 1 – December 31. All elections expire December 31.
- Only expenses incurred while you are an active participant in the plan are eligible for reimbursement. Active participation ends when your fellowship ends.
- New Salaried JHU Postdoctoral Fellows and House Staff are eligible to participate in the plan as of the date of their full-time JHU appointment. Elections must be made on or before the date of appointment as a postdoc or house officer.
- Open Enrollment – Each November you will have an opportunity to elect to participate in the plan effective January 1 of the next plan year. Reenrollment is required annually. All elections expire December 31.

Eligible Dependents:

- Your children under age 13 whom you claim as dependents, or could claim except as agreed otherwise in a divorce settlement
- Your disabled spouse who lives with you for more than half the year
- Any other relatives or household members* who are:
 - physically or mentally unable to care for themselves
 - for whom you provide over half of their support
 - who spend at least 8 hours per day in your home, and
 - whose income does not exceed \$3,300

** Note: IRS regulations do not permit Flexible Spending Accounts to be used for expenses for domestic partners and children of domestic partners.*

Eligible Expenses:

For details about qualifying dependent care expenses, see IRS publication 503, Child and Dependent Care Expenses, at www.irs.gov/pub/irs-pdf/p503.pdf.

○ Examples of eligible expenses are:

- Services provided by babysitters or caregivers
- Expenses for a housekeeper whose services include care of an eligible dependent
- Services provided by a licensed elder care center, child care center, or nursery school
- Expenses for general day camps and other specialized day camps

○ Examples of ineligible expenses are:

- Child support payments
- Food, clothing, entertainment
- Overnight camps
- Administrative fees and books
- Education programs at the kindergarten level and above

Maximum Contributions:

- The maximum contribution depends on whether you're married and how you handle your tax filing:
- If you are single, the maximum annual contribution is \$5,000 (regardless of number of dependents)
- If you are married and file jointly, the maximum annual contribution is \$5,000 per family (up to your earned income or your spouse's earned income, whichever is less)
- If you are married and file separately, the maximum annual contribution is \$2,500 (up to your earned income or your spouse's earned income, whichever is less)
- If you are married and your spouse is a student or incapable of self-care, the annual maximum contribution is based on the number of dependents you claim as follows:
 - One dependent – the maximum annual contribution is \$2,400
 - Two or more dependents – the maximum annual contribution is \$4,800

Reimbursement:

WEX is the administrator for the Health Care and Dependent Care FSA plans. WEX will provide enhanced resources, tools and payment options for added convenience. Visit wexinc.com to access a number of tools and resources to help you manage your FSA, including information about using your debit card and the mobile app, tools to track claims and process payments online, and education and tools to help you make the most of your funds.

Grace Period:

Claims for expenses incurred during the current calendar year must be submitted to WEX no later than April 30 of the following year. Terminated postdoctoral fellows and house staff must submit claims incurred from the beginning of the plan year to their last date of employment as house staff no later than 120 days following their term date.

Termination:

Your flexible spending account will terminate on the earliest of the following dates:

- The end of the plan year (December 31st)
- The date you terminate your account due to a qualified life event

- The date you terminate employment, cease to be JHU Salaried Postdoctoral Fellow or House Staff with a wage, or otherwise cease to be eligible to participate as described above
- The date the plan is terminated