Dependent Care Assistance Program (DCAP)

Qualifying Events for Midyear Change

As a rule, you can't change your Dependent Care FSA election amount during your plan year. You should plan on an election amount to your Dependent Care FSA that suits your needs for the entire plan year.

Changes in Status or Qualifying Events

- A change in marital status, such as marriage, divorce, or death of your spouse
- A change in the number of your dependents, such as birth or adoption of a child, or death of a dependent
- A change in employment status for you, your spouse, or dependent that affects eligibility
- An event that causes your dependent to satisfy or cease to satisfy an eligibility requirement
- A change in residence for you, your spouse, or dependent
- A change in cost or coverage
- Child or relative stops being a "qualifying child or relative" (ex. A child turns age 13 prior to the plan year ending)
- A qualifying relative or child regains his/her ability for self-care

It's important to note that if you leave your company, any money left unspent in your Dependent Care FSA generally stays with your company. But if you quit or are terminated from your job and you still have money left in your account, you may be able to spend down your account. Check with your benefits administrator about options for the remainder of your plan year.