

Dependent Care FSA

Claims Guide for Participants



To maximize your savings, it's important to understand what's required to submit a claim and how to get reimbursed. Here is a guide to successfully submit a claim and receive reimbursement seamlessly, without any disruption to your plan.



Eligible Dependents

You can file a claim for eligible dependent care expenses for a qualifying individual. A qualified individual is defined as the following:

- A child under age 13 who qualifies as a dependent for income tax purposes.
- A spouse who is physically or mentally unable to care for himself or herself.
- A parent who is unable to care for himself or herself and who qualifies as a dependent for income tax purposes.
- A child who is not under age 13 but is mentally or physically incapable of self-care.

Filing a Claim: What's Required



Proof of your dependent care expense (for example, an **itemized** receipt from your daycare provider). The proof of the expense must include:

- The date(s) of service, including the start and end date. (If the dates of service are not listed on the receipt/documentation, please have your provider enter the dates of service on a P&A claim form, sign and date it.)
- Name of the provider.
- The dollar amount of the eligible expense.
- Description of the services received.



A completed claim form. If you are submitting a claim by fax or mail, you must submit a claim form. Claim forms are located inside your MyBenefits account at padmin.com. If you are uploading a claim, there is an online form you will be required to fill out when you log into your account.

While a Dependent Care FSA is a pay-as-you go account, we encourage participants to submit their full claim amount and we will reimburse you as the payroll deductions accrue. For instance, let's say you incur \$1,200 a month in eligible Dependent Care FSA expenses but only \$208.33 is withheld from your pay period. If you submit a claim for the full monthly cost - \$1,200 - we will process and approve the whole amount you are requesting. You'll be reimbursed as contributions are applied to your account until the claim amount is paid in full.

Claim Submission Options

Choose from the following options to submit your Dependent Care FSA claim:

Upload from P&A's MyBenefits Mobile App

Download P&A's MyBenefits mobile app on the App Store or Google Play. Log into your account with your login credentials. Tap the menu icon and select **Upload Claim**. Select **New Claim** under **Claim Type** and follow the prompts on your screen.

Upload from Your Account

Log into your P&A account at padmin.com. Go to **Member Tools** and select **Upload Claim/Documentation**. Next, choose **New Claim** and follow the prompts on your screen.



How to Get Reimbursed*

Direct Deposit

Enroll in direct deposit and have your reimbursement deposited directly into your designated checking or savings account. Sign up for direct deposit by completing the online form inside your MyBenefits account. Log into the app or from your mobile device and select **Direct Deposit**.

Check

If you don't enroll in direct deposit, a reimbursement check will automatically be mailed to your home, which can take anywhere from 10-15 business days.

*Please note, claim reimbursement is based on the date you receive the service, not the date you are billed or pay the invoice.

NEW



Maximize Your Savings: Dependent Care FSA Limit Increases for 2026!

We're excited to announce a significant increase to your Dependent Care FSA contribution limit! Under the One Big Beautiful Bill Act, effective January 1, 2026, account holders can contribute up to \$7,500 annually (\$3,750 if married and filing separately) - allowing you to save even more pre-tax dollars on eligible childcare and adult dependent care costs!

Eligibility: Reviewing What You Can Use Your Dependent Care FSA for

Eligible Expenses

- Payments to nursery schools, day care centers or individuals who satisfy all state and local laws/regulations
- Payments for before-school care and after-school care*
- Payments to day camp
- Payments to adult daycare centers
- Payments to senior daycare
- Payment to eldercare

** While after-school programs are an eligible expense, activity fees for music/dance lessons and after school sports activities are not eligible for reimbursement. If you are unsure if an expense is eligible for reimbursement, please contact P&A Group's Participant Support Center.*

Ineligible Expenses

- Tuition expenses
- Expenses incurred while you and/or your spouse are not working (e.g., hiring a babysitter so you can attend a social event)
- Overnight camp
- Nursing home care
- Custodial eldercare that is NOT in place so that you can work
- Transportation fees
- Prepayment for services not yet received
- Late payment fees