

# DEPENDENT CARE

## Benefit Eligibility

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If you are a non-NRSA postdoctoral trainee on the University payroll, you are eligible for a dependent care FSA via PayFlex with a University match up to \$4,000.

If you are an NRSA or other direct pay postdoctoral trainee, tax restrictions prevent the University from offering you pre-tax deductions. Instead, you are eligible for a dependent care grant from the University (up to \$4,000) subject to the same parameters laid out in the Dependent Care FSA description.

## Dependent Care FSA

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If you are on the University payroll, you can save money when you use tax-free dollars from a Dependent Care Flexible Spending Account (Dependent Care FSA) to pay eligible dependent care expenses. Your qualified dependents may include your children through age 12, or spouse, parents, in-laws, siblings, or child(ren) over the age of 13 incapable of self-care. Those covered must be declared as a dependent on your tax return.

If you are single or married filing taxes jointly, you may contribute up to \$5,000 per household per year to a Dependent Care FSA. The minimum annual contribution is \$240.

If you choose to contribute to a Dependent Care FSA:

- Once your enrollment takes effect, you will not be able to change your contribution to that account until the next enrollment period unless you experience a qualifying life event.
- You can be reimbursed for eligible dependent care expenses up to your current account balance ONLY. Any expenses in excess of your current account balance will be reimbursed as additional contributions are added to your account throughout the year.
- You can use the money you contribute to a Dependent Care FSA each year to pay eligible expenses incurred in the calendar year (January 1-December 31) in which they are made.
- The deadline for submitting claims is March 31 of the year following the calendar year in which the contributions were made. To submit a request for reimbursement, you must complete a PayFlex claim form and submit it to PayFlex.
- You will forfeit any unused contributions in a Dependent Care FSA at year end.
- Funds in your Dependent Care FSA are not “portable” if you retire or leave Northwestern.

Eligible dependent care expenses you can reimburse using pre-tax dollars from a Dependent Care FSA include:

- Day camp and camp activities
- Day care for your child(ren)
- Day care for an elderly or disabled dependent
- Nanny salary and taxes, and
- Summer sports day camp (overnight camp is NOT an eligible expense).

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## Dependent Care University Grant

Postdoctoral trainees eligible for the FSA are also eligible for matching funds from the University for their Dependent Care FSA. Based on the postdoctoral trainee's household earnings, the University will provide a contribution to the dependent care FSA plan based on the chart below.

**Please note:** You must apply annually in order to receive University funds. Late enrollments will be prorated.

Use the link below to apply.

<https://onbase-sso.northwestern.edu/form/hr-ops-integrate-benefits-form>

Household Earnings	Northwestern Election Match (%)	Maximum Contribution
Up to \$60,000	80%	\$4,000 per year
\$60,001—\$75,000	60%	\$3,000 per year
\$75,001—\$100,000	40%	\$2,000 per year
\$100,001—\$130,000	20%	\$1,000 per year

**!** **Please Note:** Postdoctoral trainees funded by an NRSA grant are not eligible for pre-tax deductions and matching. Instead, the University offers these postdocs an equivalent dependent care grant of up to \$4000 to be used on eligible expenses as described under the FSA.

