



Q: What are eligible dependent care expenses?

A: Here are some common eligible expenses:

- In-home child care
- Licensed daycares and preschools
- Before or after school programs
- Elder care

They can be used for an eligible dependent who is:

- Under the age of 13 or meets the “Qualifying Person Test.” You can read more about the test in IRS Publication 503 at irs.gov.
- Physically or mentally unable to care for themselves and lives with the employee more than half the year.

Q: If my child turns 13 this year, can I use the dependent care account for the whole year?

A: No. You can only submit reimbursement requests for expenses that happened before they turned 13.

Q: How do I pay for my dependent care expenses?

A: You received a debit (Benny) card which you can use to pay for your expenses. You can also submit claims by logging on to your *myHealthPartners* account at healthpartners.com or mailing or faxing to HealthPartners. The submission form is available on your *myHealthPartners* account at healthpartners.com or by calling HealthPartners Member Services.

Q: What do I need to submit for reimbursement?

A: You’ll need to provide documentation for the amount you are requesting reimbursement for. You can only request reimbursement for services or dates that have already taken place. For example, you can submit a receipt or provider-signed HealthPartners dependent care reimbursement account (DCRA) claim form. Save your documentation electronically so it’s easy to attach to your reimbursement request. You can take a picture from your smart phone or scan your documentation electronically. You can then complete your reimbursement request with your documentation by logging on to your *myHealthPartners* account at healthpartners.com or mailing or faxing to HealthPartners.



Q: What if my provider does not take the debit (Benny) card?

A: If your provider doesn't take the debit card you can submit claims by logging on to your myHealthPartners account at **healthpartners.com** or mailing or faxing to HealthPartners. The submission form is available on the website or by calling HealthPartners Member Services.

Q: What happens if I submit for expenses and I don't have enough money in the account?

A: You should submit the total expense for services or dates that have already taken place, and HealthPartners will reimburse up to the amount in your account. Most deductions are taken biweekly on Fridays. You should submit your claim by 12 p.m. the Thursday before, and then you will be reimbursed the following the week.

For example:

January day care = \$200/week

1/14 Submit claim for \$400

1/15 Payroll deduction taken for \$192

1/22 Receive direct deposit for \$192, remaining \$208 is pending for next deposit

OR

January day care = \$200/week

1/28 submit claim for \$800

1/15 and 1/29 deductions taken for \$192 each

2/5 receives direct deposit for \$384, remaining \$416 is pending for future deposits

For substantiation, you can have the provider sign each claim form or you can submit documentation including the tax ID number, provider name, dependent's name, description of service (such as child care) and amount due. This is a step to ensure you are in compliance with the IRS guidelines of the account.



Q: How do I get a password to log on to myHealthPartners account?

A: If you're a health plan and an FSA member:

Go to **healthpartners.com/unitypointhealth** and click on Sign up for *myHealthPartners* link (lock sign).

A: If you're only an FSA member:

Go to **healthpartners.com/unitypointhealth**, click on Sign up for *myHealthPartners* link (lock sign) and select HealthPartners Flexible Spending Account (FSA) with other insurance.

Q: Why does HealthPartners need substantiation of expenses/receipts?

A: HealthPartners follows applicable federal laws which require substantiation of dependent care expenses per the IRS. This is a step to ensure you are in compliance with IRS guidelines of the account. For substantiation, you can have the provider sign each claim form or you can submit documentation that includes the tax ID number, provider name, child's name, description of service and amount due. TASC didn't follow the substantiation process to ensure the expense is an eligible expense per the IRS.

Q: Are my expenses substantiated if I use the debit (Benny) card?

A: Debit card transactions are substantiated based on the merchant code where the card is used. If the card is used with a provider with an eligible code, the transaction will go through and be considered substantiated by the IRS. Be sure you're only using your debit card for eligible expenses and not using it for expenses for children over the age of 12 or field trips. There may be rare cases where you are asked for documentation because the IRS requires that all transactions be substantiated.