

# TIP SHEET FOR UNDERSTANDING FSA QUALIFYING EVENTS

What if I get divorced, have a baby, or my child has a 13th birthday? There are many “qualifying events” that affect your FSA coverage, allowing you to change coverage. Below is a general cheat sheet, but always check with your Human Resources team and your Plan Document.

## Qualifying Events for Medical FSA Changes

### INCREASE MEDICAL FSA ELECTION:

- Marriage
- Birth or adoption of child
- Child who gains dependent status

## Decrease Medical FSA Election

- Divorce
- Child no longer qualifies as a dependent
- Death of dependent

## Increase or Decrease of Medical FSA Election

- If your spouse or dependent:
  - Starts or ends a job
  - Increases or decreases work hours
  - Gain or lose eligibility for employer sponsored health insurance or health flexible spending coverage
- Court order requiring you or another person to provide health coverage for an eligible child
- If you, your spouse, or dependent gain or lose Medicare or Medicaid coverage
- Going on or returning from FMLA leave as allowed by FMLA requirements and Plan Rules

## Qualifying Events for Dependent Care Changes

### INCREASE DEPENDENT CARE ELECTION:

- Birth or adoption of child

### DECREASE OR TERMINATE DEPENDENT CARE ELECTION:

- Child or dependent no longer a qualifying individual (ex. child turns 13 yrs old)
- Divorce and child no longer resides with you

## Increase or Decrease Dependent Care Election

- Change of daycare provider arrangement
- Cost of care changes (unless care provider is a relative)
  - Need for care changes due to:
    - Job change
    - Change of work hours

## Questions?

For more information, contact Sterling Administration customer service at 1-800-617-4729.

*Please note- These are based on the interpretation of the applicable IRS regulations, however your Plan may be more restrictive. Refer to your Plan Documents for specific Plan details.*