

## Tips for qualifying events for medical FSA changes and dependent care changes

### Qualifying Election Change. Medical FSA. Dependent Care.

*Elections for any Plan Year can only be changed if you experience an Election Change Event and make an election change that is because of and consistent with the event called a “Qualifying Election Change”. You cannot elect an amount less than the amount already reimbursed. To change your election, you must request an election change with your Employer no later than 30 days after the Election Change Event.*

#### 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
- Dependent dies

##### Increase or Decrease 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 SelectAccount customer service at (651) 662-5065 or toll free at 1-800-859-2144 from 7 a.m. to 7 p.m. Central Time, Monday through Friday.

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.