

Qualifying Event Changes Permitted by IRS

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	Health Care FSA and Limited Purpose FSA				Dependent Day Care Account			
	Enroll	Increase	Cease	Decrease	Enroll	Increase	Cease	Decrease
LEGAL MARITAL STATUS CHANGE—MARRIAGE								
Add dependents.	Yes	Yes	No	No	Yes	Yes	No	No
(a) Participant, spouse, or dependents become eligible under new spouse's employer's Health Care FSA; and								
(b) Spouse participates in employer's plan; then	No	No	Yes	Yes	No	No	Yes	Yes
(c) Coverage for the affected individual becomes effective or is increased under the other employer's plan.								
Participant's new spouse is not employed or makes a Dependent Day Care coverage election through their employer.	N/A				No	No	Yes	Yes
LEGAL MARITAL STATUS CHANGE—DEATH, DIVORCE, LEGAL SEPARATION, ANNULMENT								
Participant's former spouse loses eligibility.	No	No	No	Yes	N/A			
Participant loses coverage under former spouse's Health Care FSA.	Yes	Yes	No	No	N/A			
Participant can accommodate a newly eligible dependent (due to the divorce).	N/A				Yes	Yes	No	No
Eligibility is lost due to an event (dependent resides with ex-spouse).	N/A				No	No	Yes	Yes
CHANGE IN NUMBER OF DEPENDENTS								
Participant gains a dependent (birth, adoption, eligible dependent moves in).	Yes	Yes	No	No	Yes	Yes	No	No
Participant loses a dependent or dependent loses eligibility (result of death, or as when an individual is no longer financially supported by participant, or their child no longer satisfies the age requirements for health coverage).	No	No	Yes	Yes	No	No	Yes	Yes
DEPENDENT SATISFIES OR CEASES TO SATISFY ELIGIBILITY REQUIREMENTS								
Participant's dependent gains eligibility.	Yes	Yes	No	No	Yes	Yes	No	No
Participant's dependent ceases to be eligible.	No	No	Yes	Yes	No	No	Yes	Yes

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CHANGE IN EMPLOYMENT STATUS—TERMINATION								
Participant's spouse terminates employment and they or dependent loses eligibility for participation in spouse employer's Health Care FSA.	Yes	Yes	No	No	N/A			
Participant or dependent commences employment that triggers a gain in eligibility under their employer's plan; then spouse or dependent gains eligibility and enrolls in their employer's Health Care FSA.	No	No	Yes	Yes	N/A			
Participant's spouse terminates employment and it renders dependent ineligible for participation in the Dependent Day Care Account.	N/A				No	No	Yes	No
Participant's spouse returns to work and dependent is now eligible for participation in the Dependent Day Care Account (spouse previously did not work).	N/A				Yes	Yes	No	No
Participant's spouse returns to work and dependent is added to a Dependent Day Care Account offered by spouse's employer.	N/A				No	No	Yes	No
CHANGE IN EMPLOYMENT STATUS—LEAVE OF ABSENCE								
Participant commences an unpaid leave of absence.	No	No	Yes	Yes	No	No	Yes	Yes
Participant's returns from an unpaid leave of absence.	Yes	Yes	No	No	Yes	Yes	No	No
Participant's spouse commences an unpaid leave of absence and spouse or dependent loses eligibility for participation in spouse employer's Health Care FSA.	Yes	Yes	No	No	N/A			
Participant's spouse or dependent returns from an unpaid leave of absence that triggers a gain in eligibility under their employer's plan, if spouse or dependent gains eligibility and enrolls in their employer's Health Care FSA.	No	No	Yes	Yes	N/A			
Participant's spouse commences an unpaid leave of absence and it renders dependent ineligible for participation in the Dependent Day Care Account.	N/A				No	No	Yes	No
Participant's spouse returns to work from an unpaid leave of absence and dependent is now eligible for participation in the Dependent Day Care Account (spouse previously did not work).	N/A				Yes	Yes	No	No

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CHANGE IN PLACE OF RESIDENCE (THAT OF PARTICIPANT, SPOUSE, OR DEPENDENT)								
...results in a decrease in participant's dependent day care cost.		N/A			No	No	No	Yes
...results in an increase in participant's dependent day care cost.		N/A			No	Yes	No	No
...results in a loss of coverage for participant's dependent.		N/A			No	No	Yes	No
...results in a gain of coverage for participant's dependent.		N/A			Yes	No	No	No
SIGNIFICANT COVERAGE CURTAILMENT								
Participant's day care provider significantly reduces its available hours or goes out of business and participant switches dependent day care providers and make a new election.		N/A			Yes	No	Yes	No
Participant switches dependent day care providers and it results in a cost increase.		N/A			No	Yes	No	No
Participant switches dependent day care providers and it results in a cost decrease.		N/A			No	No	No	Yes
COST INCREASE OR DECREASE								
The cost charged by participant's dependent day care provider* increases.		N/A			No	Yes	No	No
The cost charged by participant's day care provider* decreases.		N/A			No	No	No	Yes
CERTAIN JUDGMENT, DECREES, OR COURT ORDERS								
<i>Per a judgment, decree, or court order from a divorce, legal separation, annulment, or change in legal custody...</i>								
Participant must provide accident or health coverage for child/foster child.	Yes	Yes	No	No	N/A			
Participant's spouse, former spouse, or other individual must provide accident or health coverage for participant's child/foster child.	No	No	Yes	Yes	N/A			
ELIGIBILITY FOR MEDICARE AND MEDICAID								
<i>Participant, spouse, or dependent...</i>								
Becomes entitled to and enroll in Medicare or Medicaid (other than coverage solely for pediatric vaccines).	No	No	Yes	Yes	N/A			
Loses eligibility for Medicare or Medicaid.	Yes	Yes	No	No	N/A			

*Note: If participant's day care provider is related by blood or marriage, participant CANNOT change election amount solely to increase or decrease amount being paid to the relative.