

FSA Qualifying Events & Election Changes

- Change in number of dependents (birth/adoption)
- Change in marital status (marriage/divorce)
- Change in employment status (hiring/termination) (employee/spouse/dependent, must affect eligibility)
- Change in dependent status affecting eligibility (e.g., attains a certain age)
- Entitlement to Medicare/Medicaid (health FSA only)
- Judgment, decree, court order relating to child's medical coverage (e.g., QMCSO)
- Death of a spouse/dependent
- Change in cost or coverage (DCAP only – i.e. change providers, rate change, change in need for care due to spouse's work schedule, child eligible for kindergarten early, etc.)

The election change must be consistent with the event. For example, the death of a spouse/dependent would not allow you to increase your Medical FSA election.
