

Participants determine the amount to elect for a Health and/or Dependent Care Flexible Spending Account (FSA) at the beginning of the plan year.

Once this amount is determined and a participant discovers that the election was too high, can it be changed?

Generally, an election is permanent unless there is an IRS Change in Status event:

- Change in legal marital status (marriage, death of spouse, divorce, legal separation, annulment)
- Change in number of tax dependents (birth, death of dependent, adoption or placement for adoption)
- Change in dependent's eligibility
- Change in employment status of employee, spouse or dependents (e.g. hiring, termination, leave of absence, reduction of hours)
- Residence, affecting eligibility (e.g. moving out of HMO service area)
- COBRA of employee, spouse or dependents
- Judgment (e.g. QMCSO)
- Medicare/Medicaid entitlement
- FMLA
- Other changes that may permit an election change under the Dependent Care FSA are:
 - Change of dependent care provider
 - Change or rate charged by unrelated dependent care provider
 - Child attaining age 13



Election changes must be consistent with the event. If there is a Change in Status, review your Summary Plan Description, as it will provide important information on the deadline for reporting the event.

Health and Dependent Care FSA elections are separate and therefore you are not allowed to move funds from one account to another. It is very important to note that elections made are for the entire year. Elections cannot be changed unless there is an IRS Change in Status as noted above.