

FSA Coverage for Adult Children

Your Healthcare Flexible Spending Account (FSA) plan has added Adult Children to the definition of eligible dependants effective this plan year.

This means that you may submit eligible expenses for reimbursement under your FSA plan for services incurred by your children up to age 26.

Dependants that will turn 26 during this tax year are not eligible.

Your dependant may be married and is not required to live with you, attend school or be a tax dependent. Dependants of dependants are not covered unless they are your tax dependent.

This benefit was made possible under the health reform's Patient Protection and Affordable Care Act as amended by the Health Care and Education Reconciliation Act.

Frequently Asked Questions

Q. If my dependant will be 26 in June and my FSA plan year ends in December, can I claim his expenses through May?

A. No. The IRS allows you to use your tax free FSA account for dependant claims only if that dependant will not be 26 during the tax year. For most individuals, the tax year runs from January through December.

Q. If my daughter is 24 and married, can I use my FSA to pay for her medical expenses not covered by insurance?

A. Yes.

Q. My child, age 25 for the tax year, has a job and does not live at home. Can I use my FSA to pay for his medical expenses not covered by insurance?

A. Yes.

Q. If my 24-year old child has insurance through his employer, does the employer plan have to pay or deny the charges first before I can use my FSA to pay for medical expenses?

A. Yes.