




## Whose expenses may be reimbursed from a Health FSA (HFSA)?

Your HFSA may reimburse the expenses of your Dependents, in addition to your expenses and those of your spouse. The definition of an HFSA Dependent may differ from the one used in determining your personal income taxes, and from the definition used to help determine whose expenses may be reimbursed from your DFSA.

This table lays out the requirements for the three types of HFSA Dependents. To be considered a Dependent for HFSA purposes, the person receiving care must satisfy all of the requirements listed in any one of the columns: A or B or C. If the person does NOT satisfy all the requirements in one of the columns, he or she is not an eligible HFSA Dependent, and your election should not include such a person's health expenses.

	<b>If the person satisfies every requirement in this column, he or she is an HFSA Dependent.</b>  	<b>If the person satisfies every requirement in this column, he or she is an HFSA Dependent.</b>  	<b>If the person satisfies every requirement in this column, he or she is an HFSA Dependent.</b>  
<b>Relationship requirement</b>	Dependent must be one of the following: <ul style="list-style-type: none"> <li>• Son, daughter</li> <li>• Stepson, stepdaughter</li> <li>• Descendant of a son, daughter, stepson or stepdaughter</li> <li>• Brother, sister</li> <li>• Descendant of a brother or sister</li> <li>• Stepbrother, stepsister</li> <li>• Descendant of a Stepbrother or Stepsister</li> </ul>	Dependent must be one of the following: <ul style="list-style-type: none"> <li>• Son, daughter</li> <li>• Stepson, stepdaughter</li> <li>• Descendant of a son, daughter, stepson or stepdaughter</li> <li>• Brother, sister</li> <li>• Descendant of a brother or sister</li> <li>• Stepbrother, stepsister</li> <li>• Descendant of a Stepbrother or Stepsister</li> <li>• Father, mother</li> <li>• Brother or sister of father or mother</li> <li>• Ancestor of father or mother</li> <li>• Stepfather or stepmother</li> <li>• Son-in-law, daughter-in-law</li> <li>• Father-in-law, mother-in-law</li> <li>• Brother-in-law, sister-in-law</li> </ul>	None  Dependent is not required to be related to you under Column C.
<b>Residency requirement</b>	You and Dependent must have the same primary residence for <u>more than half the year</u>	None – no residency requirement under Column B.	You and Dependent must have the same primary residence for <u>the entire year</u>
<b>Support requirement</b>	Dependent may not provide more than half of <u>his or her own</u> support	You must provide more than half the Dependent's support	You must provide more than half the Dependent's support
<b>Age restrictions</b>	Dependent must be either: <ul style="list-style-type: none"> <li>• Under 19</li> <li>• Under 24 if a full-time student</li> </ul>	None – no age restrictions under Column B.	None – no age restrictions under Column C.
<b>Legal status requirements</b>	Dependent must be one of the following: <ul style="list-style-type: none"> <li>• US Citizen</li> <li>• US Resident</li> <li>• Mexican or Canadian Resident</li> </ul>	Dependent must be one of the following: <ul style="list-style-type: none"> <li>• US Citizen</li> <li>• US Resident</li> <li>• Mexican or Canadian Resident</li> </ul>	Dependent must be one of the following: <ul style="list-style-type: none"> <li>• US Citizen</li> <li>• US Resident</li> <li>• Mexican or Canadian Resident</li> </ul>
	<b>If the person satisfies all the requirements in this Column A, he or she is a HFSA Dependent.</b>  <b>If the person fails any one or more of these requirements, try Column B or C.</b>	<b>If the person satisfies all the requirements in this Column B, he or she is a HFSA Dependent.</b>  <b>If the person fails any one or more of these requirements, try Column A or C.</b>	<b>If the person satisfies all the requirements in this Column C, he or she is a HFSA Dependent.</b>  <b>If the person fails any one or more of these requirements, try Column A or B.</b>

The information on this table is intended to provide a recitation of commonly understood principles of law. It does not constitute legal or tax advice. Consult with your own legal and tax advisors to assure compliance with applicable law.