

FSA Coverage for Adult Children

Your Healthcare Flexible Spending Account (FSA) plan has added Adult Children to the definition of eligible dependents 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.

Dependents that will turn 27 during this tax year are not eligible.

Your dependent may be married and is not required to live with you, attend school or be a tax dependent. Dependents of dependents 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 dependent will be 27 in June and my FSA plan year ends in December can I claim his/her expenses through May?

A. No. The IRS allows you to use your tax free FSA account for dependent claims only if that dependent will not be older than 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. If my child, age 26 for the tax year, has a job and does not live at home can I use my FSA to pay for medical expenses not covered by insurance?

A. Yes.

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

A. Yes.