



Qualifying Life Events Quick Reference Guide

As a rule, you can't change your Health Care FSA (HCFSA), Limited Expense Health Care FSA (LEX HCFSA), or Dependent Care FSA (DCFSA) election amount during a benefit period (the plan year). That's why it's important to plan an election that suits your needs for your entire benefit period.

But there are circumstances – called qualifying life events (QLEs) – when you can make changes.

Qualifying Life Events

The IRS determines what counts as qualifying events. They typically include:

- Change in employment status for you, your spouse, or dependent (for members of the Uniformed Services this includes permanent change of station (PCS) and deployment)
- Change in legal marital status (marriage, divorce, or death of your spouse)
- Change in the number of your dependents (birth or adoption of a child, or death of a dependent)
- Change in your dependent's eligibility (for example, your child reaches age 13 and is no longer eligible under a DCFSA)
- Change in child care or elder care provider, change in cost, or change in coverage. This applies to a DCFSA only. It doesn't apply to a HCFSA or LEX HCFSA.

Please note: A dependent is anyone you claim on your federal income tax return or someone who jointly files a federal income tax return with you.

QLE Quick Reference Guide

Before Requesting a Change

If you or your dependents experience a QLE, you may enroll in FSAFEDS, or if you're already enrolled, you may change your current election(s). However, your requested change must be consistent with the event that prompted the election change. For example:

- If you adopt a baby, you may want to increase your HCFSA and/or DCFSA elections because of added medical expenses and/or daycare costs you may incur for this adopted child. However, in general, you could not decrease your DCFSA elections for that QLE.
- If your spouse decides to stay home with your child and you no longer have eligible daycare costs, you may wish to decrease your DCFSA election. In this case, you would want to submit the QLE as a change in cost or coverage of daycare.
- If you experience a change in your daycare costs or if your child turns age 13, you may only make a change to your DCFSA.
- If you are a federal employee and experience a change in employment status for you or your spouse, and will no longer be covered by your spouse's insurance or flexible spending account, you may enroll in the FSAFEDS Program for the first time. However, if you experience the death of your spouse, you may decrease your HCFSA.
- Additionally, you cannot reduce your HCFSA, LEX HCFSA or DCFSA election(s) to a point where the total allotment for the benefit period is less than the amount already reimbursed or already in your account.
- On or after October 1 of any benefit period, only those QLEs resulting in a decrease in the annual election will be considered. QLEs resulting in an increase in the annual election or a first time enrollment will not be accepted due to the limited number of pay periods remaining in the calendar year.

How to Request a Change

You must request your change to your FSAFEDS account, anywhere from 31 days before to 60 days after the date of the qualifying event:

- Current Participants: Log in to your account, then click on the "QLE Enrollment" button, then follow the steps to request your change.
- New Participants: Go to <https://fsafeds.gov/enrollment-qle?start>, then follow the steps to request your change or enrollment.

After Requesting a Change

Payroll changes will be effective on the first pay period following approval (by FSAFEDS) of your QLE as determined by your agency's payroll schedule. If the QLE is for your existing HCFSA or LEX HCFSA account, the effective date of your coverage will be retroactive back to your original effective date for the benefit period. If the QLE is for your existing DCFSA account, the effective date of your coverage will be the date of your first pay period following the approval of your QLE, except in cases of birth, adoption, or placement for adoption. In those cases your effective date will be retroactive to the date of birth, adoption, or placement for adoption.

- You can refer to the Payroll Schedules to estimate the pay period in which your QLE will be effective. While this may not provide you with a definitive date, it will provide you with a good idea of when the change can take place.
- If your QLE does not occur for any reason, log in to your online account at www.FSAFEDS.gov and click Change or Cancel to cancel your QLE.