



Who's Covered

HRA Coverage for You and Your Dependents

Your HRA covers you, your spouse, and qualifying dependents. The definition of "spouse" is outlined in **Section 301.7701.18** of the Internal Revenue Code (IRC). All other dependents must be a "Qualifying Child" or "Qualifying Relative" as defined in **Sections 105(b)** and **152** of the IRC. **IRS Publication 501** contains detailed information.

A Qualifying Child is someone who:

1. Is your son, daughter, stepchild, adopted child, or foster child; and
2. Is a citizen, national, or resident of the United States or a resident of Canada or Mexico; and
3. Is either: (a) age 26 or younger by the end of the calendar year in which expenses were incurred; or (b) permanently and total disabled.

OR

1. Is a brother, sister, stepbrother, stepsister, or a descendant of your son, daughter, stepchild or foster child; and
2. Is either: (a) under age 19; or (b) under age 24 and a full-time student; or (c) permanently and totally disabled; and
3. Is younger than you; and
4. Lives with you for more than half the year; and
5. Does not provide more than half of his or her own support; and
6. Will not file a joint tax return for the year in which the expense was incurred; and
7. Is a citizen, national, or resident of the U.S. or a resident of Canada or Mexico.

Qualifying Child of Divorced or Separated Parents. Your child is treated as the dependent of both parents for the purposes of health plan coverage if during the calendar year in which expenses were incurred the child: (1) is in the custody of you or the other parent for more than half the year; and (2) receives over half of his or her support during the year from you or the other parent.

A Qualifying Relative is someone who:

1. Is your: (a) son, daughter, stepchild, foster child, or a descendant of any of them, such as a grandchild; or (b) brother, sister, or a son or daughter of either of them; or (c) father, mother, or an ancestor or sibling of either of them, such as your grandmother, grandfather, aunt, or uncle; or (d) stepbrother, stepsister, stepfather, stepmother, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law; or any other person (other than your spouse) who lived with you all year as a member of your household if such relationship did not violate local law; and
2. Will not be a Qualifying Child of any other person as of the last day of the calendar year in which expenses were incurred: and
3. For whom you provided over half the support for the calendar year; and
4. Is a citizen, national, or resident of the United States or a resident of Canada or Mexico.

Domestic Partners. Unless your domestic partner qualifies as a legal spouse under state law, a domestic partner must meet all of the **Qualifying Relative** requirements to be eligible. If you need to list your domestic partner as a dependent, please give us a call.

