

Who Is An Eligible Dependent?

For FDIC Dental, Vision and Life Insurances dependent means:

- Your lawful spouse, who must be a person of the opposite sex to whom you are legally married
- Your domestic partner, who is a person of the same or opposite sex and is in a domestic partnership with you that meets all of the conditions for eligibility under the FDIC's Domestic Partner Program
- Your and/or your domestic partner's dependent child(ren) who are:
 - Unmarried up to age 22;
 - Unmarried over age 22 who are dependent on you for support and are full-time students in an accredited college or university, up to age 25; and
 - Unmarried over age 22, who are mentally or physically incapable of earning their own living, provided the dependent became incapacitated before age 22 and when proof of incapacity is provided and approved.

For FDIC Flexible Spending Accounts, dependent means:

FDIC Health Care Account

- Your lawful spouse, who must be a person of the opposite sex to whom you are legally married, or
- An individual who qualifies as your tax dependent for health coverage purposes.

FDIC Dependent Care Account

Employment-related dependent care expenses must be for a "qualifying individual" who has your household as his/her residence for one half of the tax year or more and is –

- Your "qualifying child" who is under the age of 13 for whom you can claim an exemption;
- Your "qualifying child" under the age of 13 for whom you have custody if you are divorced or legally separated;

- Your lawful spouse, who must be a person of the opposite sex to whom you are legally married, spends at least eight hours a day in your home, and is physically or mentally incapable of self-care; or
- Your Dependent (including qualifying child over age 13) who spends at least eight hours a day in your home and is physically or mentally incapable of self-care.