



**\*For information purposes only and not a tax opinion:**

According to IRS Publication 969: (HSA) qualified medical expenses are those incurred by the following persons:

1. You and your spouse.
2. All dependents you claim on your tax return.
3. Any person you could have claimed as a dependent on your return except that:
  - a. The person filed a joint return,
  - b. The person had gross income of \$3,800 or more, or
  - c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's prior year tax return.

For this purpose, a child of parents that are divorced, separated, or living apart for the last 6 months of the calendar year is treated as the dependent of both parents whether or not the custodial parent releases the claim to the child's exemption.

For items 2 and 3, the member can reference the IRS rules for tax dependency. A qualifying relative can fall under item 2 or 3. The member needs to evaluate these rules and determine if all conditions are met.