



Qualifying Child/Relative Under IRS Rules

Qualifying Child: A child is considered your “**Qualifying Child**” under IRS rules if he or she meets all of these requirements:

- The child is under age 26 or is a child of any age who is totally and permanently disabled;
- The child has the same principal place of residence as you for more than 50% of the year. Temporary absences due to special circumstances, such as illness; and education, business, vacation or military service, are not treated as absences; and
- The child does not provide over 50% of the child’s own financial support for the year.

Qualifying Relative: If your child is not your Qualifying Child, the child may still be your tax qualified dependent for health plan purposes, if the child meets all of the requirements of a “**Qualifying Relative**”, as follows:

- You provide more than 50% of the child’s financial support for the year; and
- The child is not a Qualifying Child of another taxpayer for the year.