

Limited Purpose Flexible Spending Accounts (LPFSAs)

Help save your HSA funds for the future.



Overview

A Limited Purpose Flexible Spending Account (LPFSA) is a flexible spending account that you can enroll in and use in conjunction with a Health Savings Account (HSA). An LPFSA allows you to pay for eligible out-of-pocket dental and vision expenses, such as:

Dental:

- ▶ Cleanings
- ▶ Fillings
- ▶ Crowns
- ▶ Orthodontia

Vision:

- ▶ Contact lenses
- ▶ Eyeglasses
- ▶ Refractions
- ▶ Vision correction procedures

Ineligible LPFSA expenses include:

- ▶ Insurance Premiums
- ▶ Deductibles, co-insurance and co-pays
- ▶ Over-the-counter medicine
- ▶ Cosmetic procedures

Is an LPFSA right for you?

If you enroll in an LPFSA, you decide how much of your salary to contribute—up to the IRS limit of \$2,700 for 2019. Your employer will deduct your selected contribution from your paycheck on a pre-tax basis. By using your LPFSA funds for certain expenses, you can save your HSA funds for the future.

To see if you would benefit from an LPFSA, review your dental and vision expenses from last year and think about what you would expect to spend this year. The LPFSA has a use-it-or-lose-it rule, so plan your contribution carefully.

Questions? Call **1-888-762-6088**

Call us from 8 a.m. to 6 p.m. ET, Monday - Friday to speak with someone who can help.