

Limited Purpose Flexible Spending Account

Help save your health savings account funds for the future

A Limited Purpose FSA (LPFSA) is a flexible spending account that you may be able to enroll in when you have a health savings account (HSA). You can use an LPFSA to pay for eligible out-of-pocket dental and vision expenses. Such expenses include:

- Dental and orthodontia care; like fillings, X-rays and braces
- Vision care, including eyeglasses, contact lenses and LASIK surgery



Is an LPFSA right for you?

To decide if an LPFSA is right for you, here are some important things to remember:

- If you enroll in an LPFSA, you decide how much of your salary to contribute, up to the IRS limit.
- Your employer will deduct your LPFSA contributions from your paycheck in equal amounts each pay period on a pretax basis. This helps lower your taxable income.
- 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 the last year and think about what you expect to spend this year. This will help you to decide how much to set aside in an LPFSA.
- Be sure to plan your contribution carefully. The LPFSA has a use-it-or-lose-it rule. If you don't use up your LPFSA funds by the end of the plan year, you'll lose them.
 - If your plan has a grace period, you will have an additional 2 months and 15 days (after the plan year) to use your funds.
 - If your plan has a run out period, you will have additional days (after the end of your plan year) to submit claims for reimbursement. Please confirm the length of your run out period with your employer.

How to use your LPFSA funds

You can pay for eligible expenses with cash, check or your personal credit card. Then submit an online claim for reimbursement. Or you can complete a paper claim form and fax or mail it to us. When you submit your claims you must include the Explanation of Benefits (EOB) from your insurance provider. If you have an expense that did not go through insurance, you'll have to include the detailed receipt. You can have your reimbursement deposited directly into your checking or savings account. To do this, enroll in direct deposit online.

Your employer may offer the PayFlex Card®, the account debit card. This card makes it easy for you to use your LPFSA funds. After your insurance plan processes your claim and sends you an EOB, you can use your card to pay for the amount you owe.

Note: If your HSA and LPFSA are with PayFlex®, you'll use just one debit card for both accounts. If you use up your LPFSA funds, your eligible expenses will be deducted from your HSA balance.

Managing your account online is easy!

You can access your LPFSA online at **HealthHub.com**. On this site, you can view your account balance, see all of your transactions and submit claims for reimbursement.

Stay connected to your LPFSA

When you have an LPFSA, you can sign up for various account alerts. These will help you stay up to date on your account.

PayFlex Mobile™ app

- Your employer may offer the PayFlex Mobile application for virtually 24/7 access to your account. The PayFlex Mobile app is free and available for most smartphones. The app lets you:
 - Manage your account and submit claims
 - View your account balance, payments and deposits
 - Receive account alerts and submit documentation (if applicable)
 - View a list of common eligible expense items

Important information

- You can only receive reimbursement for eligible dental and vision expenses that you incur during the current plan year or grace period, if applicable.
- You can use your LPFSA funds for eligible expenses incurred by you, your spouse and your dependents.
- You cannot receive reimbursement for an eligible expense more than once.

Questions?

Visit **HealthHub.com**, or contact customer service at **1-800-284-4885**. Representatives are available Monday - Friday from 7 a.m. - 7 p.m. CT and Saturday from 9 a.m. - 2 p.m. CT.

This material is for informational purposes only. The information describes the Flexible Spending Account ("FSA") in general terms. FSA plans are governed by the rules of Section 125 of the Internal Revenue Code and will be administered in accordance with those rules. Estimate fund amounts carefully. Unused funds will be forfeited either after the last day of the plan year or at the end of the grace period if your plan offers one. Eligible expenses may vary from employer to employer. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to **HealthHub.com**.