

Limited Purpose Flexible Spending Account

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:

Eligible Dental Expenses

- Cleaning
- Fillings
- Crowns
- Braces

Eligible Vision Expenses

- Contact lenses
- Eyeglasses
- Eye exams
- Vision correction procedures

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.

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.