



# Limited Purpose Flexible Spending Account

## HFSA Why should I choose a Limited Purpose Flexible Spending Account (LPFSA)?

For those enrolled in an HDHP a Limited FSA is a benefit that allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for qualified dental and vision expenses. This plan offers instant access to funds for expenses you incur throughout the year. And saves you money by reducing your taxable income.

## What Does it Cover?

There are thousands of eligible items, including:

- Dental and orthodontia office visits and expenses
- Dental implants, veneers, dentures and bridges
- Optometrist and ophthalmologist visits and expenses
- Eyeglasses, contacts, prescription sunglasses

## Can I Enroll?

Anyone enrolled in a High Deductible Health Plan is eligible to enroll in a LPFSA. However, a Limited Purpose FSA cannot be paired with a Health Flexible Spending Account (HC-FSA).

\*A Limited FSA is convertible to a full purpose or Health FSA upon proof of meeting your medical deductible.

## Funds Available on Day 1

Buy those eyeglasses or finally get those braces. All your FSA funds are available to spend the first day of the plan year, whereas dollars are taken in equal increments from your paycheck before taxes (reducing taxable income).

## Plan ahead

Think about the money you spent on eligible expenses last year. Plan ahead and set those funds aside in a Limited FSA and save 30%.\*

\*Based on a 30% tax bracket

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