

Limited Purpose Flexible Spending Account

A Limited Purpose Flexible Spending Account (LPFSA) allows you to use pre-tax dollars to pay for eligible out-of-pocket dental and vision expenses. LPFSAs are typically paired with a Health Savings Account (HSA), allowing you to maximize your tax savings. Your LPFSA has a “use it or lose it” rule meaning the IRS requires you to forfeit any unspent funds at the end of the plan year, unless it has a grace period or permits rollovers.*

How Your Limited Purpose FSA Works

- Review your plan documents and IRS Publication 502 to familiarize yourself with LPFSA eligible expenses.
- Estimate what you will spend on eligible out-of-pocket dental and vision expenses for the year.
- Enroll in an LPFSA by electing a contribution through your employer.
- Receive a FSA debit card after enrolling for your LPFSA.
- Incur expenses, saving your documentation and receipts for reimbursement.
- Start using your LPFSA funds.

Benefits of Your Limited Purpose FSA

Tax-free spending: Save up to 30% on eligible dental and vision expenses by paying for them on a pre-tax basis.

Multiple uses: Your LPFSA may be used to pay for eligible expenses for you, your spouse or federal tax dependents.

Easy to use: Use your FSA debit card to pay for eligible expenses. You can also quickly and easily create your claim online or through the mobile app to upload your receipt documentation for reimbursement.

Limited Purpose FSA Eligible Expenses

Examples of eligible dental and vision expenses for tax-free purchase with your Limited Purpose FSA include:

- Dental exams, cleanings, X-rays, fillings, orthodontia, mouth guards, artificial teeth and teeth removals.
- Vision exams, contact lenses and solutions, eyeglasses and frames, and LASIK eye surgery.

For a list of eligible expenses, please see IRS Publication 502 at [IRS.gov](https://www.irs.gov) or visit the BenefitWallet member portal at mybenefitwallet.com.

Spending From Your Health Care FSA

BenefitWallet makes it easy to pay for eligible expenses with your LPFSA:

- FSA debit card
- Mobile app
- Pay a provider directly with online bill pay
- Reimburse yourself by submitting a claim

We're Here to Help

For more information about your LPFSA, access these helpful resources:

Member portal: Assistance anytime at mybenefitwallet.com

Mobile app: Help on-the-go for iOS and Android devices

Service center: Support seven days a week at **855.236.8600**

*Not all plans offer a grace period or rollover option after the plan year ends. Review your employer's plan documents for more information.