



LIMITED PURPOSE FSA



LIMITED PURPOSE FLEXIBLE BENEFIT PLAN OVERVIEW

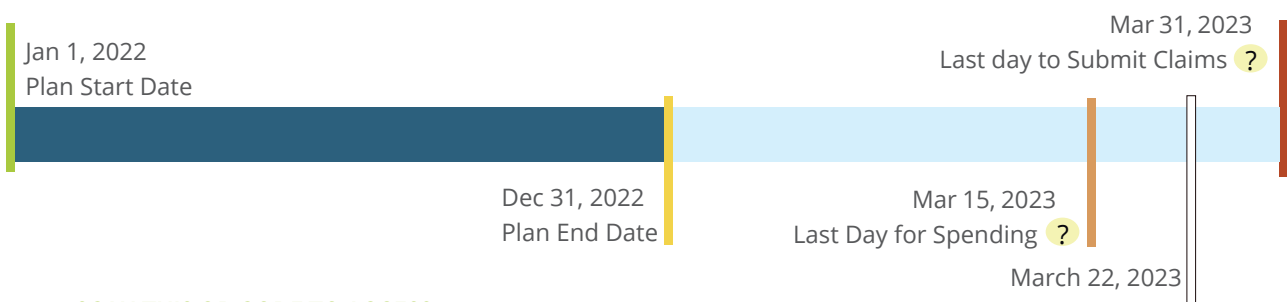
If you have the option to participate in a High Deductible Health Plan (HDHP) you may also be offered the option to open a Health Savings Account (HSA). If you choose to have an HSA, the IRS does not allow you to enroll in a standard Health FSA (FSA). However, you can enroll into a Limited Purposed FSA (LPFSA). Similar to an FSA, the LPFSA is a pre-tax employee benefit plan option that allows you to set aside salary before any taxes are taken out. You can use these funds to pay for qualified out of pocket medical expenses incurred by yourself and your tax dependents. This plan can save you up to 30% on qualified expenses.

LPFSA ELIGIBLE EXPENSE EXAMPLES

While an LPFSA operates similarly to a standard Health FSA, the list of eligible expenses is more restricted. Generally speaking, expenses must fall into the category of dental or vision. If you reach your deductible and your employer's plan design allows, you may be able to use this account for traditional FSA expenses at that time. We have included a partial list of eligible items for you below:

- ✔ Additional Dental Cleanings
- ✔ Basic and Major Cleanings
- ✔ Contact Lenses & Solutions
- ✔ Dental Guards
- ✔ Orthodontia Treatment
- ✔ Vision Care Products & Services

View your Summary Plan Description or your online account details for information about your spending and submission deadlines. Below is an example of a timeline from the Igoe Participant Portal:



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