

LPFSAs: a simple way to save

Limited Purpose Flexible Spending Accounts (LPFSAs)

EMPOWERING you TO
BUILD HEALTH SAVINGS

*Save on dental
and vision*

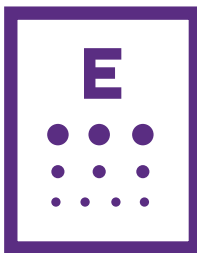
Used in conjunction with a health savings account (HSA), an LPFSA allows you to contribute additional pre-tax dollars to use for dental and/or vision expenses. This allows you to maximize your pre-tax HSA contributions and contribute additional pre-tax dollars to an LPFSA.



HealthEquity®
Building Health Savings™

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How an LPFSA works



1. SIGN UP

During your employer's open enrollment at the beginning of each plan year, sign up to participate in an HSA-qualifying plan and opt to also contribute to an LPFSA. At that time, determine the amount you'd like to contribute to your LPFSA for paying qualified dental and vision expenses.

2. CONTRIBUTE

Your employer will arrange to have the determined amount of your pre-tax earnings contributed to your FSA. Typically the amount withheld from your paycheck is equal each pay period. The full amount that you determine to contribute to your LPFSA throughout the plan year will be available for you to use beginning on the first day of the plan year.

3. USE YOUR FUNDS

When you incur a qualified vision or dental expense, you can either pay with the HealthEquity Visa® reimbursement account debit card† provided or submit the expenses through the HealthEquity online tool for reimbursement. Remember to save all receipts; you'll need them for reimbursements and to validate your expenses with your employer or administrator.

Use it or lose it!

Unlike an HSA, LPFSA funds do not roll over from year to year. You must use all of your LPFSA dollars within the plan year or they will be forfeited. Some plans allow for a small grace period to use remaining funds. Ask your employer benefits team for clarification.

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